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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:)	Examiner: Olabode AKINTOLA
)	
Sunil RAJASEKAR et al.)	Group Art Unit: 3691
)	
Serial No.: 10/005,102)	Confirmation No.: 9464
)	
Filed: December 3, 2001)	Customer No.: 53156
)	
For: METHODS AND SYSTEMS FOR MANAGING CREDIT)	<u>DECLARATION OF KATHY WEITZEL ESTABLISHING PRIOR INVENTION OVER US2002/0103749 AND US2002/0040312</u>
)	
Atty. Docket No.: ORCL5763)	
)	

CERTIFICATE OF FACSIMILE TRANSMISSION UNDER 37 CFR §1.8

I hereby certify that this document and the documents referred to herein are being transmitted by facsimile to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, at 571-273-8300, on March 6, 2008.

Nita J. Miller

Nita J. Miller

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Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

I, Kathy Weitzel, being duly warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent resulting therefrom, declare that:

1. I was a co-worker of inventors Sunil Rajasekar, Tapomoy Dey, Ajay Pandit and Alan Fothergill at Oracle Corporation, and I am the author of the Oracle Corporation internal document entitled "High-Level Functional Design Credit Management" created on May 25, 2000 and last updated on September 15, 2000, version 1 (hereafter, "Credit Management document, version 1") and am the co-author with Sunil Rajasekar of the Oracle Corporation internal document entitled "High-Level Functional Design Credit Management Processing" created on May 25, 2000 and last updated on July 25, 2001, version 1.5 (hereafter, the "Credit Management, version 1.5" document), which describe the presently claimed invention and which are further described below. I am also the co-

author with Sunil Rajasekar of the Oracle Corporation internal document entitled "High-Level Functional Design Credit Management Workflow" created and last updated on March 7, 2001 (hereafter, "Credit Management Workflow document"), and am also the co-author, along with the other inventors of the present application of the Oracle Corporation internal document "Web Invention Disclosure Form" dated March 30, 2001, which also describe the presently claimed invention and which are also further described below. Copies of these four documents are attached herewith at respective appendices A, B, C and D.

2. I have reviewed all presently pending claims in the above-referenced application.
3. The Credit Management document, version 1 is dated May 25, 2000 and was last updated on September 15, 2000. Both of which dates are prior to the publication date of the applied Dhar et al. reference and prior to the filing date of the provisional application to which the Dhar et al. publication claims priority. The date of the Credit Management document, version 1 is prior to the US filing date of May 14, 2001 (and also prior to the Argentinean priority filing date of December 5, 2000) of the applied Agudo et al. reference. The date of the Credit Management document, version 2 is prior to the effective date of the Agudo et al. reference. The Credit Management Workflow document is prior to the effective date of the Agudo et al. reference. The "Web Invention Disclosure Form" is also prior to the effective date of the Agudo et al. reference.
4. The subject matter included in the Credit Management document, version 1, the Credit Management document, version 2, the Credit Management Workflow document and the Web Invention Disclosure Form include at least the subject matter of the presently pending claims, as detailed hereunder.
5. The claimed step of "upon occurrence of an event" is described in the Credit Management document, version 1 at Solution Overview page 4 (Request Credit Review), in the Credit Management document, version 2 at Solution Overview page 1, in the Credit Management Workflow document at Solution Overview pages 5 – 7, and in the Web Invention Disclosure Form at page 3.
6. The claimed step of "assigning a Credit Classification to the credit requestor, the Credit Classification being related to a credit risk of the credit requestor" is described in Credit Management document, version 1 at Solution Components page 15 and in the Credit Management document, version 2 at Solution Overview pages 2 and at Credit Analysis pages 3 and 4, in the Credit Management Workflow document at Solution Overview pages 5 – 7, and in the Web Invention Disclosure Form at pages 2 and 3.
7. The claimed step of "determining a Type of Review to carry out for the credit requestor based upon a nature of the event" is described in the Credit Management document, version 1 at Solution Component page 15 and in the Credit Management document, version 2 at Credit Analysis pages 3 and 4, in the Credit Management Workflow document at Solution Overview pages 5 – 7, and in the Web Invention Disclosure Form at pages 2 and 3.

8. The claimed step of "providing a plurality of checklists of data items required to be collected, the data items of each provided checklist being determined at least by a combination of the assigned Credit Classification and the determined Type of Review" is described in the Credit Management document, version 1 at Overview page 4, at Solution Component page 15, in the Credit Management document, version 2 at Definitions page 1 and in Credit Analysis pages 3 and 4, in the Credit Management Workflow document at Solution Overview pages 5 – 7 and in the Web Invention Disclosure Form at pages 2 and 3.
9. The claimed step of "storing the plurality of checklists of data items to be collected;" is described in the Credit Management document, version 1 at Solution Overview page 4, and at Solution Components, pages 12-15 in which the collected data items are stored, and in the Web Invention Disclosure Form at page 3.
10. The claimed step of "selecting one of the stored plurality checklists of data items based upon the combination of the assigned Credit Classification and the determined Type of Review" is described in the Credit Management document, version 1 at Solution Components page 15 and in the Credit Management document, version 2 at Credit Analysis pages 3, 4.
11. The claimed step of "creating or updating a case folder for the requestor, the case folder including the selected checklist of data items to be collected" is described in the Credit Management document, version 1 at Solution Overview page 4, Solution Components page 13, in the Credit Management document, version 2 at Definitions pages 1 and 2 and Credit Analysis pages 4 and 5 and in the Web Invention Disclosure Form at pages 2 and 3. The case folder is also called the "Clip folder" throughout these documents.
12. The claimed step of "collecting each required data item of the selected checklist and storing each collected data item in the case folder" is described in the Credit Management document, version 1 at Solution Components page 15, Solution Overview page 4 and Development Instructions page 24 and in the Credit Management document, version 2 at Solution Overview page 3, Credit analysis pages 10-12 and 22, and in the Credit Application Submission pages 7 and 8 and in the Web Invention Disclosure Form at page 3.
13. The claimed step of "analyzing the collected data items in the case folder according to a score sheet and a workflow, the score sheet being determined at least by the combination of the assigned Credit Classification and determined Type of Review and calculating a credit score for the credit requestor" is described in the Credit Management document, version 1 in the Solution Overview page 1, Solution Components pages 14 and 15, in the Credit Management document, version 2 at Solution Overview page 2 and Credit Analysis pages 6, 27 and 28, in the Credit Management Workflow document in its entirety and in the Web Invention Disclosure Form at page 3.

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Robert and Kathy Weitzel 704-987-5121

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14. The last claimed step of "generating a recommended action based upon the calculated credit score" is described in the Credit Management document, version 1 at Solution Overview page 4, in the Credit Management document, version 2 at Solution Overview pages 1 and 3, in the Solution Components page 2, in the Credit Management Workflow document at Solution Overview pages 5 – 7 and in the Web Invention Disclosure Form at page 3.
15. The subject matter of the claims was conceived at least as early as May 25, 2000, before the effective date of either the Dhar et al. or Agudo et al. publications. The subject matter of the claims was reduced to practice on or before March 30, 2001, prior to the effective date of the Agudo et al. reference and prior to the US filing date of the Dhar et al. reference. Specifically, the electronic "Web Invention Disclosure Form" for the patent submission entitled "Methods and Systems for Managing Credit" from which the present application stems, indicates that the presently pending claims were reduced to practice on or before March 30, 2001.
16. I actively and diligently worked on the claimed embodiments from a conception date at least as early as May 25, 2000 through September 15, 2000 (date at which the Credit Management document, version 1 was last updated), through March 7, 2001 (date at which the Credit Management Workflow document was created and last updated), through March 30, 2001 (date at which the Web Invention Disclosure Form was submitted), through July 25, 2001 (date at which the Credit Management document, version 2 was last updated) to December 03, 2001, date at which the present application was filed.
17. In this Declaration, all statements made of my own knowledge are true, and all statements made on information and belief are believed to be true.

Dated: March 13, 2008

By:

Kathy Weitzel
Kathy Weitzel

Appendix A

**High-Level Functional Design Credit Management, version 1,
created May 25, 2000, and last updated September 15, 2000
("Credit Management document, version 1")**

[REDACTED]

HIGH-LEVEL FUNCTIONAL DESIGN

Credit Management

Prepared by Applications Product Development

Oracle Receivables

Author: Kathy Weitzel
Creation Date: May 25, 2000
Last Updated: September 15, 2000
Control Number: 1
Version: 1

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Copy Number _____

Document Control**Change Record**

Date	Author	Version	Change Reference
May 25, 2000	Kathy Weitzel	I	No previous document

Contributors

Name	Role
Tapomoy Dey *	
Sunil Rajasekar	

* indicates Project Manager

Reviewers

Name	Role	Comments
	Application Functional Manager *	
	Application Development Manager *	
	Global Strategy *	
	Integration Point Management	
	Detailed Level Design Author *	
	Project Lead *	HLD has been updated and is in its final state.

- Required

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Introduction

Statement of Feature

<Subject> allows you to...

<Subject> contains:

Meets Oracle's strategy by ...

Meets Applications' strategy by...

Meets <Product> strategy by..

<Can later be used or taken from the Statement of Direction (SOD) and the Applications Fact Sheet.>

Constraint / Scope

<Description of Constraint / Scope>

<Set expectations on what this feature will or will not do/cover.>

Business Needs and Requirements

This section can contain a detail of the business requirements or reference a separate Requirements Document.

Background/ user environments

<Information readers might need to understand the basic business needs.>

Basic Business Needs

<Subject> provides you with the features you need to satisfy the following basic business needs. You will be able to address the following:

- <Enhancement #> <Business need 1>
- <Enhancement #> <Business need 2>

Open Issues

•

Closed Issues

•

Business Needs Not Met

<Subject> does not provide you with the features you need to satisfy the following business needs. You will not be able to address the following:

- <Business need 1>
- <Business need 2>

Open Issues

•

Closed Issues

•

Definitions

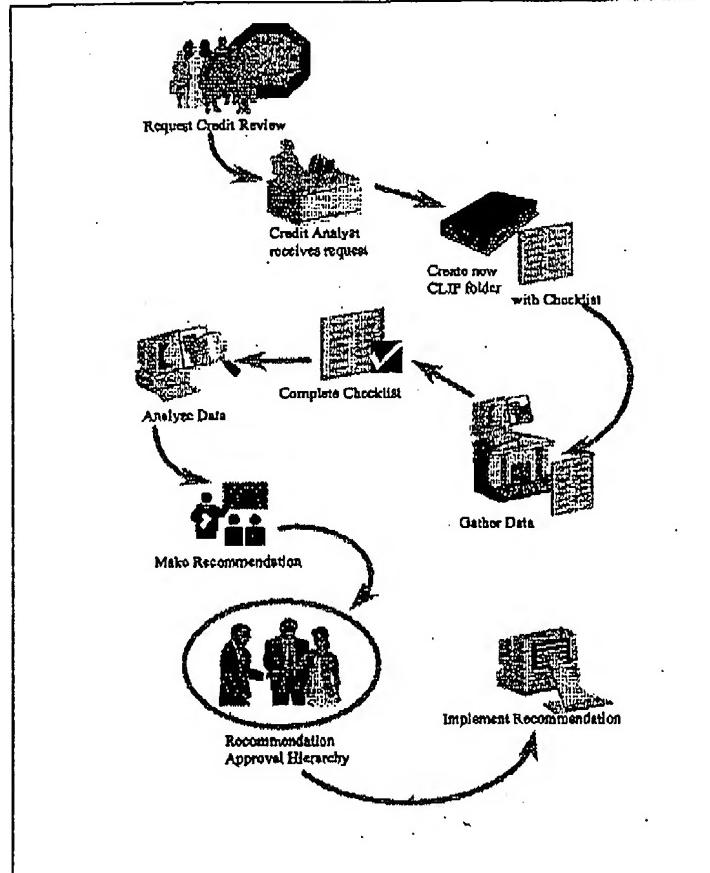
<Unique Term>

<Definition>

Solution Overview

<Description of Functionality>

Credit Management will be a new module within Oracle Receivables.



Summary of Impact

This section summarizes an impact on other products and global considerations. It integrates the proposed feature into the Oracle Applications. Include process flows whenever possible.

Consider:

- Multiorg
- MRC
- Subledger Accounting
- GL Reconciliation
- Tax
- Integration Points / Interfaces (i.e. AutoInvoice, Lockbox, Customer, Tax,GL)
- Impact on global features
- Does the feature require integration with Web Applications

- Manufacturing
- Supply Chain Management
- CRM
- Archive & Purge

Assumptions & Reference

This design assumes that the following statements are true:

<Description of existing functionality/procedures>

The user has an understanding of the following functionality per <Product>, release <version>.

<example might be that users have an understanding of the automatic receipts feature which is the basis for a new design for Direct Debt>

Reference Documents

The user should be familiar with other documents on the subject.

Document Name	Document Type	Author

Solution Components

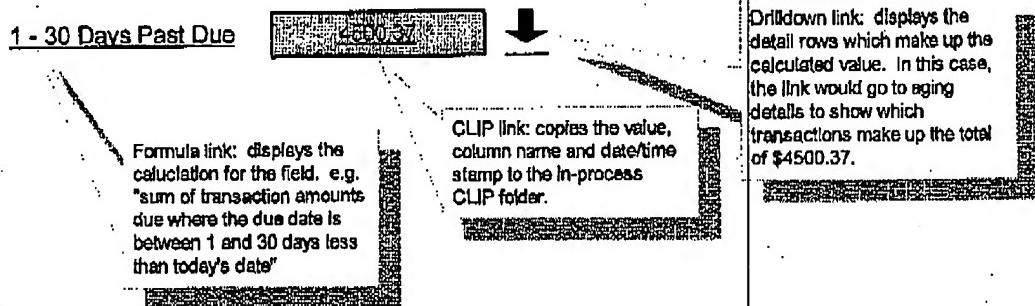
Use this section to provide a functional description and detailed analysis of solution components such as new or modified windows (Include Screen Shots) and reports. MRC, SLA and Multiple verses Single Organization considerations should be documented.

Credit Data Views

Technology Considerations

All credit data views uses HTML technology.

Each credit data view screen has fields which are calculated or which can be copied to the CLIP folder. As a result, these fields have the following links:



Credit Review Search Page

The Credit Review Search screen allows you to search for customers and CLIP folders in order to view credit-related information by customer name, account number, CLIP folder name or CLIP folder number.

Searching for the customer uses intermedia search functionality or 'fuzzy' matching. The criteria that the search engine uses is:

- **Partial name searches:** if the user enters 'American', the results will include both American Airlines and American Insurance Group.
- **Search engine will return all rows that search results will try to match as best as possible to data in many different ways and the search engine will return a portion of the customer name or folder name may be entered.**
- **Case insensitivity:** if the user enters 'american', the results will include both American Airlines and AMERICAN INSURANCE GROUP.

The results list displays the following fields:

Customer Name

Account Number

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Address (including address line 1-4, city, state or province, postal code, country)

Current CLIP Folder name

Current CLIP Folder number

CLIP Folder status

Figure 1: <Screen Shot>

Open Issues

Closed Issues

Credit Summary Page

This new page displays point-in-time credit data on a view-only basis. Although a default page is provided, you can customize the page to display the fields most important to you. All available fields are listed in the Development Instructions section.

The data points for this page are based upon how you select the customer from the Search results page. Each customer can have multiple billing addresses. The Search results page will display each customer address as a separate selection or the entire customer will have an address of "All Locations". If you choose a single location, the data displayed on this page will reflect data only for that location. Likewise, selecting all locations for the customer will aggregate the data.

From iReceivables, an api links the Credit Summary screen to the iReceivables Credit tab.



The default page is:

The available fields for the Credit Summary page are:

Customer Frame

Customer Name	
Customer Address	
Account Number	
Location/Site	
Credit Analyst Name	
Collector Name	
Last Sale Date	Site level or if none, then Customer Order date of most recent Booked order or if none, then invoice date of most recent invoice
Contact Person	Site level or if none, then Customer

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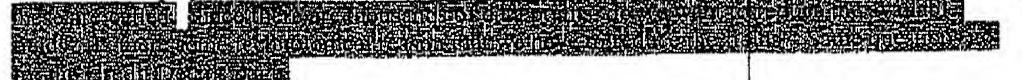
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Contact Fax or Email
 Contact Phone Number
 Last Call Comments

Attached to Contact Person
 Attached to Contact Person
 Most recent record-a-call

Credit Agency Frame

This frame displays the most current credit agency data from the TCA D&B Tables.



Available Credit	Includes OE Booked Orders
Customer Credit Limit	From Customer Profile
Customer Credit Hold Flag	Yes = on hold, No = not on hold
Site Credit Limit	From Customer Profile
Internal Credit Rating	New field for user defined credit rating
High Credit This Year	Highest AR open invoice balance this year calculated on a monthly basis
Exceeded Customer Credit Amount	Amount over customer credit limit during credit check
In Collections Flag/ Checkbox	
Credit Agency Credit Rating	Credit rating from multiple credit agencies
Last Credit Review Date	Last credit review from multiple credit agencies
A/R Balance	
Weighted Average Days Late	$\text{sum}((\text{apply_date} - \text{due_date}) * \text{amount_applied}) / \text{sum(amount_applied)}$
Aging Information	4-bucket aging from Collections Workbench
Payment Terms	From Customer Profile
DSO	(total outstanding receivables / total sales for prior DSO days) * DSO days
Invoice Total	Sum of invoices for site or customer
A/R Turnover	Number of time accounts receivables turned over during the period (net sales / net receivables)
A/P Balance	
Last Call Date	Most recent call date
Sales Person	
Parent	
Parent Credit Limit	
High Credit Last Year	Highest AR open invoice balance last year calculated on a monthly basis.
Site Credit Hold Flag	
Credit Limit Expiration Date	
Next Credit Review Date	
Receipts Total	
Credit Memo Total	includes on account credit memos
Unapplied Cash	includes on account cash
Bank	Customer banks
VAT Registration Number	
Customer Status	
Financial Contact Name	
Financial Contact Phone Number	
Historical High Credit Amount	Highest historical A/R open invoice balance outstanding

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High Credit Date
Credit Analyst
Order Amount on Credit
Check Hold
Debit Memo Total
Deductions Total
Deposits Total
Guarantees Total
Receipts-at-Risks
Unearned Discounts Total
Chargeback Total
Promissory Notes

Date of the highest historical A/R open invoice balance

Sum or order amounts on hold

Open IssuesClosed IssuesCredit Agency Information

The standard window is:

The screenshot shows a Windows application window titled "Credit Management". The URL in the address bar is "http://D:/work/credit_mgmt/Mdw/credit.html". The interface includes an "ORACLE" logo and navigation links for "Logout", "Preferences", and "Help". The main form contains several input fields for company details: "Company Name", "Customer Number", "Billing Address", "Organization Number", "Location", and "Credit Analyst". Below these, there's a section for "Credit Agency" (set to "D&B") with fields for "Contact", "Phone", "Email", "Fax", "Customer Identification Number", and "Website". Further down, there are sections for "Order Number", "Order Date", "Current Credit Rating", "Credit Rating Date", "Credit Rating Comments", "High Credit Amount", "Payment Trend", "Credit Score", "PayDex Score", and "Stress Score". At the bottom, there's a table with two rows:

Credit Agency Name	E.g., Experian
Credit Agency Phone	
Credit Agency Fax	
Credit Agency Contact	
Credit Agency Customer Identification	E.g. C0053895X0X

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Credit Agency Website	E.g., www.experian.com
Request Order Number	Order number for the credit report
Request Order Date	Order date for the credit report
Parent/Subsidiary Flag	According to the credit agency, indicates whether this is a parent company or a subsidiary or branch.
Current Credit Rating	Credit agency's nomenclature for credit appraisal. E.g. 'acceptable', 'caution' or '3A2' = net worth from \$1 - 10 million and a 'good' credit appraisal.
Current Credit Rating Date	
Credit Rating Comments	
High Credit Amount	Highest AR open invoice balance for past 6 or 12 months
Previous Credit Rating	
Previous Credit Rating Date	
Condition	Judgment value from either a qualified or unqualified opinion of the current financial condition of the company. E.g., 'good', 'probable credit risk'.
Sales Revenue	
Net Worth	
Payment Trend	Either a scalar value or character notation to indicate the change in payment behavior over the past 6 months or 1 year. E.g. 1 = stable, 2 = increasingly late but still better than industry average, 3 = increasingly late, 4 = significant open liens, judgements, derogatory UCC filings and bankruptcy filings, 5 = no trend available
Credit (Risk) Score	Usually a scalar value, this indicates the likelihood that a customer will become delinquent in paying its invoices in the future.
PayDex Score	Indicates payment trends to suppliers, weighted by dollar amounts. E.g., 100 = payments received prior to invoice date, 90 = payments received within discount period, 80 = payments received by due date, 70 = 1 - x days past due, etc.
Stress Score	Usually a scalar value, this indicates the likelihood that the customer will become insolvent in the future.

Payment Details

This new page lets you view Oracle Receivables payment and transaction history for a customer. The page is user-configurable as described in Section 5.5. Additionally, you can create a hard copy of the HTML frame by choosing the Print button from the Browser.

The standard page is:

File:///D:/work/credit_mgmt/bld/orapg.html

ORACLE

Customer Management

Logout Preferences Help

Customer Information

Customer Type	
Company Name	
Billing Address	
Location	
Currency	USD <input checked="" type="checkbox"/>
Weighted Average Days Late	
Average Payment Days	
Last Payment Amount	
Last Payment Date	
Last Payment Number	
Previous Payment Amount	
Previous Payment Date	
Previous Payment Number	
Percentage of Invoices Paid Promptly	
Percentage of Invoices Paid Late	
Percentage of Invoices with Discounts Taken	
High Credit Amount	
High Credit Date	
DSO	
DDSO	
NSF/Stop Payment Count	
Days Credit Granted	
Largest Invoice Amount	
Largest Invoice Date	
Amount Written Off	

Weighted Average Days Late	sum[(apply_date - due_date) * amount_applied] / sum(amount_applied)		
Average Payment Days	sum[apply_date - invoice_date] / total number of invoices		
Percent Invoices Paid Late	Percentage of invoices billed in previous time period that were paid late	Select: 6 months OR 1 year previous	
High Credit Amount	Highest historical AR open invoice balance outstanding for a given time period		
High Credit Date	Date of the highest historical AR open invoice balance outstanding for a given time period		
DSO (Days Sales Outstanding)	(total outstanding receivables/total sales for prior DSO days) * DSO days		
Percent Invoices Paid Promptly	Percent of invoices paid on or before the due date		
Last Payment Amount	Most recent payment amount		
Last Payment Date	Most recent payment date		
Amount written off			
DDSO (Days Delinquent Sales Outstanding)	(Avg. monthly past due invoice balance * 30) / net monthly invoices		
NSF/Stop Payments Count			
Payment Terms			

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Report Definition		
% Invoices where Discounts were Taken		
Last Payment Number	Most recent payment number	
Largest Invoice Amount		
DCG (Days Credit Granted)	Avg (Due Date - Invoice Date)	
Largest Invoice Date		
Previous Payment Amount	Previous payment amount prior to last payment amount	
DDO (Days Deduction Outstanding)	(3-month open deductions daily avg. * 90) / 3-month total deductions created	
Previous Payment Date	Previous payment date prior to last payment date	
Previous Payment Number	Previous payment number prior to last payment	

Collections Information



Bank and Trade References

This new page lets you enter, modify and view bank and trade reference information for a selected customer. The page is user-configurable as described in Section 4.5. Additionally, you can create a hard copy of the information in this page simply by choosing the Print button.

The default screen supplied with the product is:

Reference Company	Bank or trade organization name
Reference Comments	
Reference Rating	
Reference Contact Name	
Reference Phone/Fax	
Reference Web Site	
Customer Account Number	
Reference Address	
Reference Date	

CLIP Folder

The Credit-Links-in-Process (CLIP) folder is conceptually a shopping cart of pertinent information for a credit review. A CLIP folder can be created or opened from any Data Review screen (Section 5.1.1). Data is copied to an open folder via the 'Add to CLIP folder' button. From any of the Data Review screens, it is assumed that the user will want to either copy the entire page or copy the field upon which the cursor is positioned. The button will prompt the user for screen or field. If the field is chosen to be copied, the following data must be copied:

- displayed field name
- field value
- date/time stamp

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The date/time stamp will be used for all data in the CLIP folder since there may be a need to do comparisons of the same values over time.

Create CLIP Folder Page

Fields:

Folder Number: (sequence or manually generated)
Folder Description:
Creation Date:
Credit Analyst: (LOV)
Customer Name: (LOV)
Customer Number: (LOV)
Customer Location: (LOV)
Customer/Prospect Code: e.g. Customer/Prospect
Credit Review Type: e.g. Customer, Prospect, Order (LOV)
Credit Review Status: e.g. In-Process, Closed, Filed, Archived (LOV)
Checklist: Yes/No
Credit Review Due Date:
Last Credit Review Date: (select by customer_id)
Last Credit Review Action: (select last folder of customer_id)

Validations:

Customer must be active



CLIP Folder Query Page

This screen displays all credit review folders matching the select criteria. Select criteria includes:

- Customer name, number or location
- Credit review type, i.e. quickcodes
- Folder status, i.e. Open, Closed, Filed, Archived (or quickcodes)

CLIP Folder Archive and Purge Page

CLIP Folder Archive and Purge Process

Credit Review Checklist

The Credit Review Checklist is a tool to ensure adherence to the credit policies and procedures of the organization. The credit policy drives what data is to be collected and guides the user as to how the data should be analyzed. For example, a long-established customer with a good payment history would merit an increased credit limit while a new customer with a risky credit rating would be given a smaller credit limit. In the first case, the data collection requirement would include payment history, aging, and current credit limit information while other data, such as a D&B credit report, would be optional. In the second case, the credit policy might require that the credit analyst collect D&B data, bank and trade references and three years of financial data.

As many checklists as necessary can be defined. Checklist criteria are used to define how a checklist is linked to a CLIP folder for a customer. Based upon the criteria, the checklist is automatically assigned to the CLIP folder upon folder creation. The Credit Review checklist is referenced and updated throughout the credit review process to identify that mandatory documents and data have been collected. Upon recommendation generation, the Credit Review Checklist is interrogated to ensure that all mandatory items are checked as completed and that the links point to actual documents. If the validation fails, an on-screen error list is generated and the recommendation is canceled.

Credit Review Checklist Create Page

Use this page to create your Credit Review Checklists. The Credit Review checklist defines what documents are required for a credit review and allows the user to track what has been accomplished. If the Credit Review Checklist is required, it must be completed and validated before a credit recommendation may be made and the folder may be filed.

Checklist Header Information

Checklist Number

Checklist Name

Checklist Description

Start Date Active

End Date Active

Checklist Rules Region

Use this region to define the criteria that will be used to assign the correct checklist to the customer's CLIP folder. An organization often requires different documentation for a credit review based upon customer criteria, such as line-of-business or customer category.

Example 1

SIC Code	0312	BETWEEN
SIC Code	0399	AND
Credit Rating	'Good'	

Criteria List of Values:

Customer Category	Customer Class ar_lookups.lookup_code where lookup_type = 'CUSTOMER_CATEGORY'	ra_customers.customer_class_code
-------------------	---	----------------------------------

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SIC Code	ra_customers.sic_code
Current Revenue	ra_customers.potential_revenue_curr_fy
Account Status	ra_customer_profiles_int_all.account_status
Credit Rating	ar_customer_profiles.credit_rating
Risk Code	ar_customer_profiles.risk_code
Profile Class	ar_customer_profile_classes.name

Conditions:

AND, OR, BETWEEN

The 'Default' checklist will have no criteria and will be selected if all other checklist criteria fail.

Condition: If the condition is 'BETWEEN', the cursor should automatically go to the next line in the region, fill in the next sequence number, fill in the Criteria List of Values from the previous row and position the cursor on the Value field. The rows connected by a 'BETWEEN' condition cannot be reordered by the user, i.e. the sequence numbers cannot be changed.

Documents Region

Use this region to define the documentation that should be collected for this checklist. Indicate whether the document is mandatory or optional. Indicate whether the document has any predecessors. Only one predecessor is allowed for each document.

Example 2

Document Type	Description	Mandatory	Predecessor
Annual Report		<input checked="" type="checkbox"/>	
Bank Reference		<input checked="" type="checkbox"/>	
Bank Reference		<input checked="" type="checkbox"/>	
Trade Reference			
Credit Agency Report		<input checked="" type="checkbox"/>	
Current FY Revenue > 200,000,000		<input checked="" type="checkbox"/>	
Proof of derogatory filings		<input checked="" type="checkbox"/>	
Credit Analyst's notes			
Credit Agency Score		<input checked="" type="checkbox"/>	5

Documents can be deleted. If a document is inserted or deleted, the documents are sequentially renumbered.

Document Number: sequence that is automatically assigned and non-updateable.

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Credit Management
Credit_mgmt_sr_hld (v. 1)

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Solution Components 17

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Outside the Scope

Credit Scoring

Assumptions and Dependencies

Customers and Prospects

Credit tasks and data are accessible for both customers and 'prospects'. The Credit Management Phase I feature uses the R11i.1 Customer Model. As a result, prospects are identified based upon their origin:

- If the prospect existed in a pre-11i customer model, the prospect was identified as RA_CUSTOMERS.CUSTOMER_PROSPECT_CODE = 'PROSPECT'. Since the R11i.1 data model does not contain a corresponding field, the data upgrade identifies a prospect as HZ_PARTIES.TOTAL_NUM_OF_ORDERS = 0. No record is created in the HZ_CUST_ACCOUNTS table as in the case of a customer record.
- If a new prospect is created in the R11i.1 Customer Model, it is a 'party' record created in the HZ_PARTIES table. However, unlike a pre-11i.1 record, a new party record will have a null value in the HZ_PARTIES.TOTAL_NUM_OF_ORDERS field. Therefore, in order to determine a newly created 'prospect', a record will exist in HZ_PARTIES with HZ_PARTIES.TOTAL_NUM_OF_ORDERS = null with no record in HZ_CUST_ACCOUNTS.

For the purposes of this document, 'prospect' is assumed to be included in all references to 'customer'.

Customer Search

In order to perform any credit process or to search for a customer, the customer must already exist. Credit Management provides no screens to enter parties or customer accounts.

Constraints

User Procedures

This section outlines the procedures users should follow to take advantage this feature.

Set Up Options

In order to use the Credit Management feature, you must perform the following steps:

Profile Options

There are new profile options which control how functions within Credit Management will be used. They are:

AR:Credit Management Checklist Mandatory Yes/No

AR:Credit Management CLIP folder Mandatory Yes/No

<Setup Step 2>

<Detailed description of second step>

New/Changed Navigation Path for <Window Title>

Feature Procedures

Once setup is complete, what procedures should users follow to accomplish the above stated business needs.

<Business Flow Diagram>

<Functional Procedure 1>

This procedure will allow the user to meet these specific business needs:

•
•
•
Steps:

- 1.
- 2.

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Open Issues

Closed Issues

<Functional Procedure 2>

This procedure will allow the user to meet these specific business needs:

Steps:

- 1.
- 2.

Open Issues

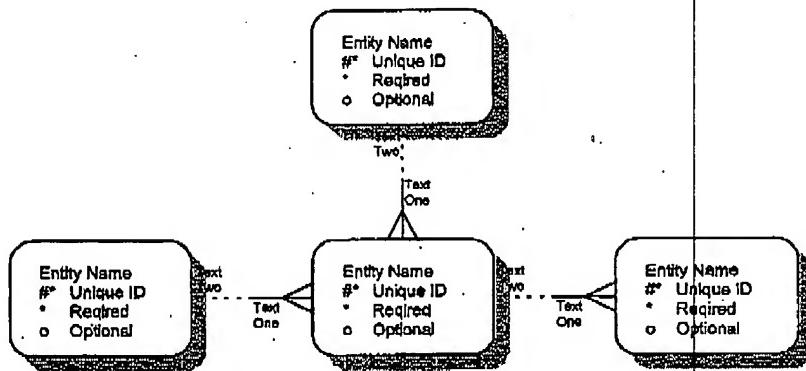
Closed Issues

Development Instructions

Use this section to describe the technical approach, high-level algorithms, process flows, etc. Discuss possible solutions to technical challenges. Include new, modified or discontinued items. This information will assist the author of the Detailed Level Design and the Product Update Notes (PUN).

Entity Relationship Diagram

Insert entity relationship diagram for the feature.



New, Modified or Discontinued Windows

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<New or Modified ><Window Title> Description

The screenshot shows a web-based application for Oracle Credit Management. At the top, there's a header with the Oracle logo and navigation links for Logout, Preferences, and Help. Below the header, there's a toolbar with various icons. The main area is divided into sections: Customer Information, Credit Information, and Payment History. Each section contains several input fields for entering data like Customer Type, Company Name, Billing Address, Location, Currency, Credit Limit, and Sales Data.

<New or Modified ><Window Title> Field Details

Field Name	Required?	Unique?	Updateable?	Query Enable?	Other Constraints, Comments

<New or Modified ><Window Title> Window-level Business Rules

Query Constraints?

Insert Constraints?

Delete Constraints?

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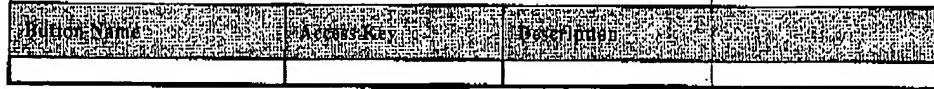
Who feature?

Descriptive Flexfield Feature?

<New or Modified ><Window Title> Title Bar

<attributes to appear in the window title. e.g. customer name, number>

<New or Modified > <Window Title> Buttons & Access Keys



Discontinued Windows

The following windows are now obsolete:

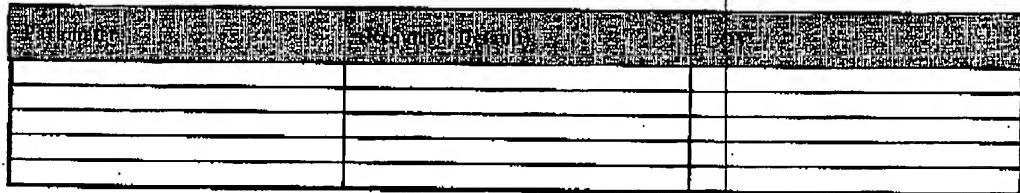
New, Modified or Discontinued Reports

<New or Modified > <Report Title> - Report Description

<Include development tool. (Developer 2000, Reports, Rxi)>

<New or Modified > <Report Title> Parameters / Attribute Set

You submit the <Report Title> report from the Submit Request window. Enter the following parameters to specify the desired reporting options.



<New or Modified > <Report Title> Headings

.....1.....2.....3.....4.....5.....6.....7.....8
.....1.....2.....3.....4.....5.....6.....7.....8
.....1.....2.....3.....4.....5.....6.....7.....8

<Organization Name>

Date: 01-Jan-92

Credit Management
Credit_mgmt_ar_hld (v. 1)

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Development Instructions 25

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<Left Title>

<Report Title>
<Report Sub-Title>

Page:

1

Heading 1 Heading 2
----- -----

<sample data here>

*** End of Report - <Report Title> ***

1. <Organization Name>
2. <Application Name> prints the name of the organization running the report.
3. Date:
4. <Application Name> prints the date and time that it ran the report. The date is in DD-MON-YY format and the time is in 24-hour format.
5. <Left Title>
6. <Application Name> prints <whatever this is used for on this report>
7. <Report Title>
8. <Application Name> prints the name of the report
9. <Report Sub-Title>
10. <Application Name> prints <whatever this indicates>
11. Page:
12. <Application Name> prints the page number for each page of the report

<New or Modified > <Report Title> Column Headings

1. Heading 1
2. <Application Name> prints...

<New or Modified > <Report Title> Pivotal Columns / Rows (Developer 2000 only)

<New or Modified > <Report Title> Report View (Rxl only)

Discontinued Reports

The following reports are now obsolete:

New, Modified or Discontinued Tables**New Tables**

This section lists tables and their columns that are new.

<Description and detailed analysis><Consider whether the table should be partitioned for Multi-Org>

Columns	Table Name	Table ID	Object Type	Object Group	Object Status

Modified Tables and Columns

The following table lists modified table names, column names or attribute changes.

Table Name	Column Name	Attribute Change	Modified Date	Modified By

Discontinued Tables or Columns

This section lists entire tables that are obsolete or columns within a table that are obsolete.

Table Name	Column Name

New Sequences

This section lists new sequences added for this feature.

New, Modified or Discontinued Indexes**New Indexes**

This section lists indexes that are new.

Index Name	Table Name	Object Type	Object Group	Object Status

Modified Indexes

This section lists indexes that are modified.

Index Name	Table Name	Column Name	Attribute

Obsolete Indexes

This section lists indexes that are obsolete.

Index Name	Table Name	Column Name	Attribute

New, Modified or Discontinued Views**New Views**

This section lists Views and their columns that are new.

Column Name	View Name	Table Name	Attribute

Modified Views and Columns

The following table lists modified view names, column names or attribute changes.

View Name	Column Name	Attribute

Discontinued Views or Columns

This section lists entire views that are obsolete or columns within a view that are obsolete.

View Name	Column Name	Attribute

New, Modified or Discontinued Programs

<New or Modified> <Program>

<Description - Include where the program is submitted - Submit Request Window?>

<Program> Parameters (if applicable)

Open Issues

•

Closed Issues

•

Discontinued Programs

The following programs are now obsolete:

New, Modified or Discontinued Workflows

<New or Modified> <Workflow name>

<Description>

<Workflow name> Attributes

<Workflow name> Notifications

<Workflow name> Action lookups

<Workflow name> Messages

1. Message Name:

Message Body:

2. Message Name:

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Message Body:

Open Issues

-

Closed Issues

-

Discontinued Workflows

The following Workflows are now obsolete:

New, Modified or Discontinued APIs

<New or Modified> Public <API name>

<Description>

<New or Modified> Internal <API name>

<Description>

Discontinued APIs

The following APIs are now obsolete:

Seed Data**New, Modified or Discontinued Menus****<New or Modified Menu Name>**

This section describes new or modified menu options

<Description and detailed analysis>

Name	Description	Submenu	Action	Description

Discontinued Menus

The following Menus are now obsolete:

New or Modified Tools Menu

This section lists changes made to the Tools menu.

Name	Description	Submenu	Action	Description

New, Modified or Discontinued Responsibilities**<New or Modified Responsibility Name>****<Description and detailed analysis>**

Name	Description	Submenu	Action	Description

Policy Change Application		
Request Group Name		
Request Division	Included Items	Selected Items

Discontinued Responsibilities

The following Responsibilities are now obsolete:

New, Modified or Discontinued Lookups**<New or Modified> Lookups**

This section lists new or modified lookups.<Description and detailed analysis>

Code	Description	Lookup Code	Lookup Description	Category	Category Description
AR:Credit CLIP	Credit CLIP	AR:CLIP	Credit CLIP	AR:CLIP	Credit CLIP
AR:Credit CLIP Folder	Credit CLIP Folder	AR:CLIP	Credit CLIP	AR:CLIP	Credit CLIP
AR:Credit Checklist	Credit Checklist	AR:CLIP	Credit CLIP	AR:CLIP	Credit CLIP

Discontinued Lookups

The following Lookups are now obsolete:

New, Modified or Discontinued Profile Options**Credit Management**

This section lists new or modified profile options.<Description and detailed analysis>

Profile Option	Required	Default	Display	Print	Required	Default	Display
AR:Credit Checklist Mandatory	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
AR:Credit CLIP Folder Mandatory	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
AR:Credit Checklist Validation Mandatory for Recommendation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Discontinued Profile Options

The following Profile Options are now obsolete:

New or Discontinued Function Security Options**<New Function Security Function Name>**

<Description and detailed analysis>

Nature	Description	Comments	Notes	Actions

Discontinued Functions

The following Functions are now obsolete:

New, Modified or Discontinued Error Messages**<New or Modified> Error Messages**

<Description and detailed analysis> < (eg FRM-40735- DO_CANCEL trigger raised unhandled exception ORA-04068)>

Message ID	Description	Notes	Actions

Discontinued Error Messages

The following Error Messages are now obsolete:

Upgrade / Installation Requirements

<Provide Upgrade or Installation steps/scripts required>

For <Subject> to work the following patches will be required:

•

The <Subject> will affect installation in the following ways

•

Upgrade Steps

1. You can perform the following steps BEFORE you receive your new Oracle Applications Software.
2. You can perform the following steps AFTER you unload the installation directory for your new Oracle Applications software.
3. You should perform the following step just BEFORE you run AutoInstall to upgrade Oracle Receivables.
4. Perform the following steps BEFORE anyone logs on to Oracle Applications.

5. Perform the following steps BEFORE anyone logs on to Oracle Receivables or Oracle.

6. Perform the following steps BEFORE anyone uses the affected feature of Oracle Receivables.

Implementation Wizard / Changed Setup Steps**New setup windows**

Distinguish each by whether the step is common across Financials or specific to <product>.

Changed setup steps

Change in the order (sequence) of setup steps already part of the Implementation wizard.

Vision Demo**Basic Flow**

Basis for Vision, System Test Plan, Courseware and other demonstration tools like Demoshield.

Seed Vision Data**Feature Test Plan**

Choose to include the feature test plan details below or reference a separate feature test plan document:

<Component Name 1>- Test 1

Test #	Test Description	Anticipated Results
1.1		
1.2		

Summary of Open Issues

Summary of Closed Issues

Appendix B

High-Level Functional Design Credit Management Processing,
version 1.5, created May 25, 2000, and last updated July 25, 2001
("Credit Management Processing document, version 1.5")



HIGH-LEVEL FUNCTIONAL DESIGN

Credit Management Processing

Prepared by Applications Product Development

Oracle Receivables

Author: Kathy Weitzel
Sumil Rajasekar
Creation Date: May 25, 2000
Last Updated: July 25, 2001
Control: DRAFT
Version: 1.5

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Document Control

Change Record

Date	Author	Version	Change Reference
May 25, 2000	Kathy Weitzel	1.0	No previous document
Dec 04, 2000	Sunil Rajasekar	1.1	Changes after discussions
Feb 09, 2001	Kathy Weitzel	1.2	Additional detail
Mar 06, 2001	Kathy Weitzel	1.3	Changes based on last design session. Changed 'Add' button to 'Save', added currency to application pages. Changed bank ref, trade ref and guarantors to reflect contact information in applic pages. Removed joint applic. More detail.
May 11, 2001	Kathy Weitzel	1.4	Changes after review session.
July 25, 2001	Kathy Weitzel	1.5	UI Modifications

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Reviewers

Name	Editor	Date	Comments

Document References

Author	Document Name	Date

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Attorney Name	Document Name	ER#
Vijay Pillarisetti, et.al.	Global Credit Management High Level Design Oracle Manufacturing Global Development	
Sunil Rajasekar, et.al.	Credit Management Workflow High Level Design Oracle Receivables	
Kathy Weitzel, et.al.	Credit Management Setup and Maintenance Oracle Receivables	

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Credit Management Portlet

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Change Record 1

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Introduction

Statement of Feature

The objective of the Oracle Receivables Credit Management feature is to provide personnel with the ability to capture and access credit data and to perform the tasks necessary to continually evaluate and monitor the creditworthiness of accounts and prospects. It also provides the tools to perform credit analysis and credit scoring, from which credit decisions are made and implemented.

This application meets Oracle's strategy of providing a single eBusiness suite by removing the need to use a third party application to perform credit management.

Definitions

Work Assignment Manager

Work Assignment Manager this is a specific workflow role which is used to assign credit analysts to credit applications and credit analyses. When a credit application is submitted without a credit analyst assignment, a notification is sent to the Work Assignment Manager. The manager must open the credit application, assign a credit analyst and resubmit the application. A new workflow notification would then be sent to the newly assigned credit analyst.

CLIP Folder

A CLIP folder is an electronic representation of a hard copy credit file. It provides a notepad area which a credit analyst uses to document significant and informative criteria during information gathering and analysis. Each CLIP folder includes a checklist.

Checklist

A checklist contains the mandatory and data points and optional information required for the credit review.

Business Needs and Requirements

Business Needs Met

A separate Requirements document is available at the Credit Management website:
www-apps.us.oracle.com/ar/currentprojects

Business Needs Not Met

Collections Workbench

This project does not include the restructuring of the Collections Workbench.

Customizable Data Display

Multi-Parent Party Hierarchies

Self-Service Credit Application and Submission

Flexible Formula Definitions

Universal Work Queue

User-defined Event Triggers

Credit Management Portlet

It was originally determined that a Credit Management Portlet would be the entry point into the credit management application and would provide such features as on-screen notifications, customizable FAQs, calendars and a credit analyst effectiveness ticker tape. This feature has been scoped out for Release 1 but is intended for subsequent release. See Appendix A for solution component details.

Drilldown

Drilldown from summary fields to show details that make up the count or sum, e.g., Count of Overdue Invoices.

Credit Analysis for Guarantors

A prospect or credit account may supply guarantor information on the credit application with which to improve its standing with the creditor. Typically, an organization's credit policy will require a credit analysis of guarantors to ensure their ability to meet a credit obligation on behalf of the account or prospect. In Release 1, guarantors may be submitted as part of the credit application process for informational purposes only. Instruments of guarantee, such as guarantee letters or guarantor bank statements may be attached. In future releases, the ability to set up guarantors and guarantor relationships with parties will be evaluated, in addition to automatically evaluating the creditworthiness of guarantors as part of the credit analysis process.

Consumer Credit Analysis (B2C)

Summary of Impact

Impact on Accounts Receivables

Credit Management will be a standalone self service application which will be independent of the core application. There will be no/minimal impact on other modules within AR or on other products.

Recording Credit Analyst account calls and viewing collections calls will affect the Collections Workbench.

Credit Analysts will be defined and set up on customer accounts.

Impact on Other Products

Trading Community

- Add 'Credit Analyst' assignment field to Customer Profile screen.
- Identify a 'Credit Review Cycle' in the customer profile credit block.
- Assign credit limits at the party level.

Order Management

- Assign credit limits at the party level.

Other Impact

Cross Org Implementation

In light of the timing differences with the release of Credit Management and the Cross Org initiative, the first release of Credit Management is implemented as a cross-org application by setting up an 'orgless' organization, e.g., equal to -999. A Credit Management Superuser responsibility is seeded in the -999 organization. When this responsibility is used, generally all displayed and calculated data as well as search results is consolidated across all organizations. It is assumed that a large percentage of users will implement credit management across organizations and therefore, most credit personnel will use this responsibility.

There are situations where credit analysis is conducted within organizations, as in the case of organizations by line of business, e.g., Printers, Copiers, PCs. In these cases, credit personnel should only be interested in the data within their organization for credit analysis and credit limits. An org-based responsibility is used. The impact for each situation is more fully explained in the *Solution Components* section of this document.

Solution Overview

Credit Management Processing is a new self service module within Oracle Receivables. The following is the process flow.

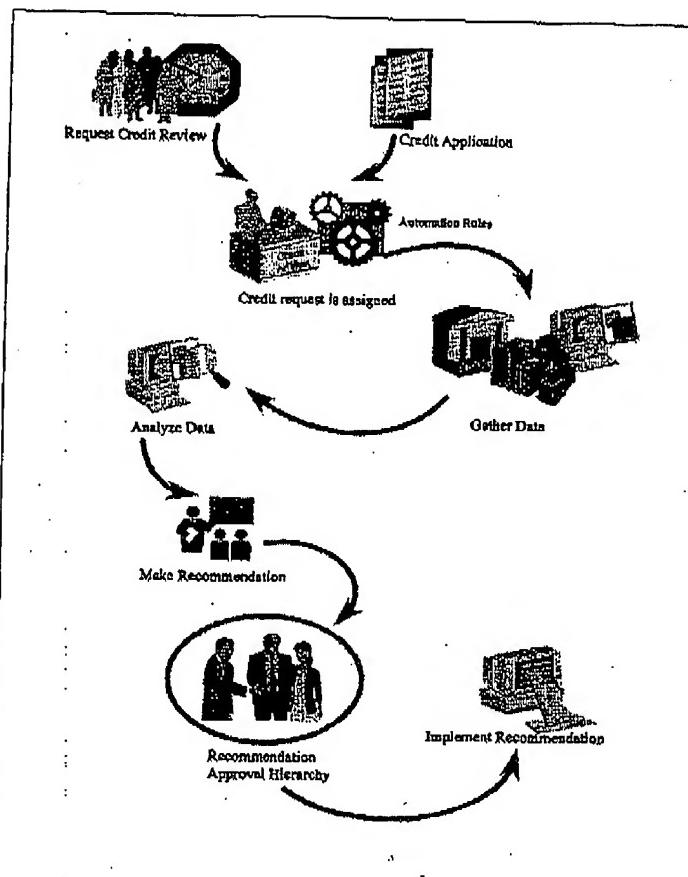


Figure 1. Business Flow

Request Credit Review

A credit review is initiated by a manual request or a programmatic event. Manual requests include but are not limited to:

- A) A credit application is submitted by credit or non-credit personnel on behalf of an account or prospect. Whether a credit review is automated depends on information supplied on the credit application, such as the type of credit review. If all necessary data is available and a credit score and recommendation can be derived from the supplied data points, the credit review is automatically completed. If analysis or decisioning validations fail during the analysis process, the credit analyst is notified and the remainder of the process is completed manually.
- B) A credit analyst is notified via email or telephone from accounts or non-credit personnel.
- C) A credit analyst receives a notification from the Work Assignment Manager that a credit review has been requested and assigned to him.

Automatic reviews are triggered by:

- A) A periodic review, e.g., yearly review, based upon a match between an account's calculated Next Credit Review Date and the system date. See the *Comparison* section of this document for details. In this case, the automatic credit review process attempts to perform the analysis and decisioning without user intervention. If any validations cause the process to fail, the credit analyst assigned to the account will be notified that intervention is required.
- B) An account or customer account order is placed on credit hold. The Order Management credit hold process calls the Credit Review Request API to kick off the credit review. As in the case of the credit application submission, the credit review process will attempt the analysis and decisioning without user intervention.

Credit Request is Assigned

There are a number of rules which govern the assignment of a credit analyst to a credit review in order to promote the highest degree of automation. The credit analyst assignment rules for a submitted credit application are:

1. If the intersection of the credit classification of the party and the credit review type on the credit application indicate that the review is 'automated', i.e., no manual credit analysis is required unless data gathering or credit scoring validations fail, then no credit analyst assignment is required. Should a subsequent assignment become necessary due to validation failures, then the credit review is routed to the Work Assignment Manager.
2. If the party selected from the search page is a prospect, i.e., a party with no customer accounts, the credit analyst is not assigned and a notification is sent to the Work Assignment Manager for action. However, if the credit application creator (value of the *created_by* field) is defined as a credit analyst, then the credit application is automatically assigned to him. The analyst has the option of removing himself as the assigned credit analyst but may not reassign the credit request to someone else. In this case, a notification is sent to the Work Assignment Manager to determine the assignment.
3. If the account selected from the search page does not contain a specific location, i.e., 'All Locations', and the credit analyst is assigned to the account credit profile, then the review is assigned and the credit analyst receives notification of the credit request. However, if the credit analyst is not assigned to the account credit profile, the credit request is routed to the Work Assignment Manager to make the assignment.
4. If the account selected from the search page contains a location and a credit analyst is assigned to the site or account credit profile, then the review is assigned and the credit analyst receives notification of the credit request. However, if the credit analyst is not assigned to the site or account credit profiles, the credit request is routed to the Work Assignment Manager.

Create or Open CLIP Folder

A CLIP folder is an electronic representation of a hard copy credit file. It provides a notepad area which a credit analyst uses to document significant and informative criteria during information gathering and analysis. Each CLIP folder includes a checklist. A checklist contains the mandatory data points and information required for the credit review. The credit manager defines checklists based upon two criteria: account credit classification and type of credit review. The checklist matching this criteria is automatically assigned to the CLIP folder.

Gather Data

Data gathering is accomplished either by manual input by the credit analyst or automatic assignment from data points within the Oracle applications. Data points existing or calculable within the application, e.g. available credit, aging, etc., are automatically inserted in the CLIP folder and the checklist is updated with a completion status for those items. If all data points on the checklist are automatically supplied, the workflow signals the application to attempt to calculate a credit score. If manual data is required, e.g., bank and trade references, the credit analyst enters the required data in the application or on the CLIP folder and indicates the completion status on the checklist.

Complete Checklist

Once all the data listed in the checklist is collected by the analyst, he updates the checklist to reflect the completion status of items which are not automatically updated.

Analyze Data

Once the required information is collected, the credit analyst analyzes the data, e.g. ratios from AR historical data for old accounts, references for new accounts, D&B information. A credit score is calculated.

Make Recommendation

Based on the analysis and credit score that has been performed, a recommendation is generated. Potential recommendations include, but are not exclusive to:

- Assign a new credit limit of \$x.
- Increase credit limit by x%.
- Decrease credit limit to \$x.
- Remove orders on hold.
- Put orders on hold.
- Remove account hold.
- Put account on hold.

Recommendation Approval Hierarchy

Once a recommendation is confirmed, the workflow calls the Approvals engine to route the recommendation through the approval hierarchy.

Implementation of Recommendation

Once the recommendation has been approved by all required parties it is programmatically implemented, e.g. credit limits are set, orders are placed on hold or taken off hold, etc. A notification is sent to the credit analyst indicating the implementation of the recommendation.

Solution Components

The following technologies will be used in developing the credit management application:

- Self Service tech stack i.e. Java, JSP, BC4J, AK, XML for developing the UI
- Workflow 2.5 for the approval hierarchy
- Approvals Management Engine to implement the recommendations approvals.
- PL/SQL to programmatically perform the analysis and recommendation actions

The major UI solution areas of Credit Management Processing are:

- Credit Application
- Credit Analysis
- Comparison

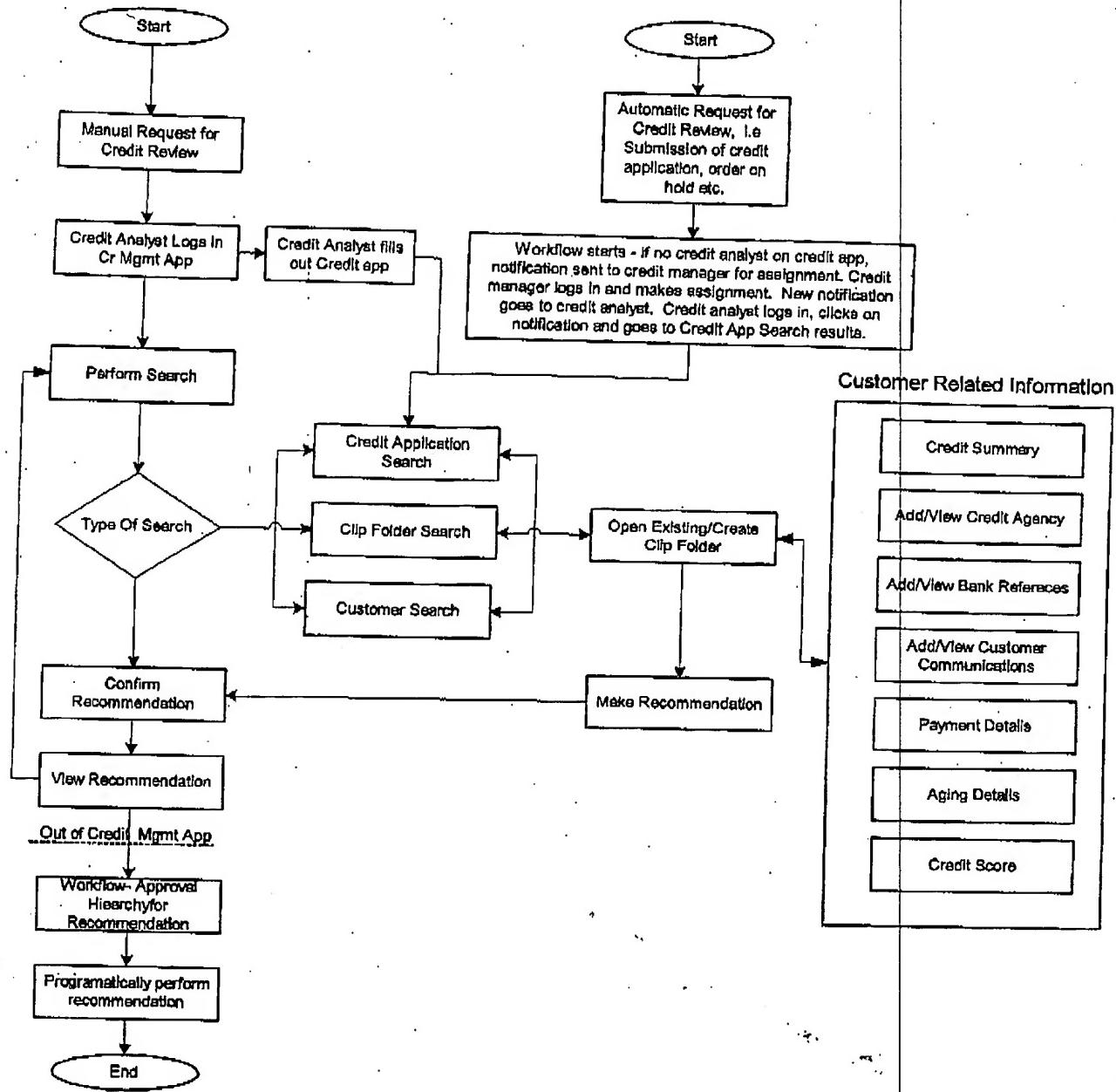


Figure 2. Process Flow

Credit Application

The Application tab allows credit and other personnel to initiate a credit review for an account or prospect by entering credit application information. Because the account or prospect will pre-exist in the application, the user is first taken to the search page and then goes to the Credit Application page after selecting from the search results. Only those accounts and prospects who are defined as type 'Organization' are included in the search results. This restricts credit reviews to commercial credit accounts rather than consumer credit accounts.

The Credit Application entry is intended to be modular so that the user need enter only those data points which are pertinent to the applicant. The required data points are defined in the checklist. Depending on the Account Credit Classification and the Application Purpose (synonymous with Credit Review Type) selected on the credit application, the Credit Application pages repaint to show those required fields with an asterisk (*). Since credit application data may be collected at different points in time, each Credit Application page has a Save button. When all required and optional data is entered, the Submit button freezes the application.

Once application information is entered and the application is submitted, a workflow process is started. The first validation determines whether the credit review process is 'Automated'. If it is, the automation process doesn't require a credit analyst assignment and the analysis commences. If, however, a credit analyst assignment is required, the following validations occur:

- If the user submitting the application is not defined as a credit analyst, the Credit Analyst field is left blank. The workflow sends a notification to the Work Assignment Manager indicating that a credit analyst must be assigned. The workflow notification will have a list of values from which the credit analyst can be assigned and the manager acknowledges the notification. The workflow then notifies the credit analyst that a credit application has been sent to him.

The Work Assignment Manager may wish to view the credit application before making a credit analyst assignment. In this case, the Credit Analyst field on the Credit Applications pages can be assigned as updateable via function security, although the default is view-only.

- If the user submitting the credit application is a credit analyst, it is assumed that the credit analyst is submitting the credit application on behalf of the account. The credit analyst username is automatically filled in on the credit application page. If the user does not change the field, i.e., set the field to null, the workflow simply sends a Submission notification to the credit analyst when the credit application is submitted.

The workflow is covered in more detail in the *Credit Management Workflow High Level Design* document.

Credit Application Search

The Search page opens when you click on the Application tab. There are three second-level tabs, 'New Application', 'Open Applications' and 'Submitted Applications'. These designations help to further refine the desired search result set. In the case of open and submitted applications, the search result set will display only those credit applications to which the credit analyst is assigned. However, a full view of credit applications is available if the user is logged on with a 'Superuser' responsibility. Upon entering the Search page, the default tab is set to 'New Application' and you can enter search criteria for any of the displayed fields:

- Party Name
- Party Number
- Account Name
- Account Number
- Location

The searches use intermedia indices on the above fields. If the case-insensitive value entered in the search field matches values in any of the fields, it is included in the Search Results. However, the ability to select a search result is dependent upon the responsibility you are using. For example, if you are logged in using the cross-organization Credit Management Superuser responsibility, you will be able to select any of the search results except those that are bill-to sites within a specific organization. In Figure 4, the two sites for the Time, Inc., account number 11102 are in the Publishing and Media organizations. While the sites are displayed for the superuser, there is no icon with which to create a new application. It is assumed that if you are using the Superuser responsibility, you only want to see party data across all organizations, even if it's a new prospect and no historical data exists. Conversely, if you are logged in to an 'organizational' responsibility, you will only be able to select accounts that have bill-to sites within the organization.

In Figure 4, the search criteria used is 'time'. The results show all case-insensitive responses in the 'Name' column. The 'Name' column includes prospects, parties, accounts and sites, organized in a hierarchical fashion, depicted by indented levels. For example, Time-Warner, Inc. is a parent to the Time, Inc., account number 11101. It is also the parent of the Time, Inc., account number 11102. Account number 11102 has two sites indented below it. While each site has the same address and location, they are in different organizations.

You select the desired name and click the 'Create New Application' button. The Credit Application - Applicant page appears with the selected name pre-filled on the application.

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CREDIT MANAGEMENT

 Preferences
 Email
 Help

New Application Open Applications Archived Applications

Enter search criteria to find parties and accounts, then click on the 'Create New Application' button to go to the application page.

Party Name, ID	Prospect ID	Address
AOL Inc.	Party: 6178	874 E 22nd Ave., NEW YORK, NY 10022
Time Warner Inc.	Account: 883745	625 Madison Avenue, 20th Floor, NEW YORK, NY 10022
Time Warner Inc.	Parent: 41200	
Time Warner Inc.	Account: 11401	1 Times Circle, New York, NY 10036
Time Warner Inc.	Account: 11402	222 5th Ave., NEW YORK, NY 10019
Time Warner Inc.	Site: 1000	500 Madison Avenue, NEW YORK, NY 10022
Time Warner Inc.	Site: 1001	Cleveland, OH 44101

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Figure 3. Sample 'New Application' Search Results

The 'Open Applications' search is used primarily by credit analysts who want a view of the in-process credit applications to which they've been assigned. However, a flag on the Credit Analyst setup will indicate whether the analyst can view and act upon applications assigned to other analysts. If this is the case, the Credit Analyst selection box is visible and enterable. Otherwise, this field is hidden from view. Normally, the search results contain only those credit applications to which the analyst is assigned. The Advanced Search link provides intermedia text searches for Credit Application Status and Credit Application Purpose. A range search is used for the application date. The Advanced Search fields narrow the results by only selecting records when all

conditions are met.

Figure 4 depicts the hidden Credit Analyst search and the advanced search toggle. If you click on the 'Hide Advanced Search' link, the advanced search fields are hidden and the link is renamed 'Show Advanced Search'. In this case, all occurrences of credit applications having values of 'Kathy Lake' and 'Sav' in the corresponding fields will be returned.

Figure 5 depicts the sample search results of the search criteria in Figure 4. Because the credit application has more displayable information than can be arranged in a table, the Hide/Show toggle enables you to expand and deflate some of the detail information. The 'Attachments' icon indicates whether files, text or web sites have been associated with the credit application. If so, the paper clip icon is enabled and clicking on it takes you to the Attachments Details page. The 'Update' and 'Delete' icons allow you to perform those functions for the credit application in the row in which they appear. Finally, the link on the Application Number moves you to the Credit Application view page. Here, you can print the application using your browser 'Print' button.

The screenshot shows the Oracle Credit Management application interface. At the top, there's a navigation bar with links for Preferences, Email, and Help. Below the navigation bar, there are three tabs: New Application, Open Applications (which is selected), and Disbanded Applications. The main area is titled "Search" and contains the following fields:

- Application Number:
- Party Name: Fish
- Credit Analyst:
- Go

Below these fields is a link labeled "► Hide Advanced Search". Underneath the link are three more input fields:

- Credit Application Date:
- Credit Application Status: Sav
- Application Purpose:

At the bottom left, there's a section titled "Results".

Figure 4. Sample 'Open Applications' Search

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Credit Management



Application

Search

Search for credit applications assigned to you. Select Advanced Search to search by other criteria or further narrow your search by credit analyst.

Search by Credit Analyst [Kathy Lake]



▼ Hide Advanced Search

Credit Application Number

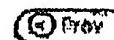
Credit Application Status

Party Name

Account Name

Application Search Results

	3872	Saved	3872	Frozen Food International				
► Show	3872	Saved	3872	Frozen Food International				
▼ Hide	3872/3	Saved	231	GluCorp Inc.	447	GluCorp North America		
Date/Time Submitted 21-Feb-01 6:34 PM								
Amount Requested 25,900			Location					
Currency USD			Requestor BMiller					
Terms (In Months) 12			Credit Contact Richard Schoenberg					
Application Purpose New Credit Line			Contact Phone 800-666-4133					
Credit Classification Established			Email rshoe@glucorp.com					
			Credit Analyst Kathy Lake					
► Show	24	Saved	112	Jankowski, James	3872	Frozen Tundra Sports		



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[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)
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Figure 5. Sample ‘Open Applications’ Search Results - Hide/Show Details

Credit Application - Search Page Details

Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Table/Column	Comments
	varchar2	Y	N	N	N	50	Y			hz_parties.party_name	
	varchar2	Y	N	N	N	10	Y			hz_parties.party_number	
	varchar2	N	N	N	N	10	Y			hz_cust_accounts.account_number	
	varchar2	N	N	N	N	50	Y			hz_cust_accounts.account_name	
	varchar2	Y	N	N	N	30	Y			hz_party_sites.address1	
	varchar2	Y	N	N	N	15	Y			hz_party_sites.site_name or hz_party_sites.site_number	
	varchar2	Y	N	N	N	2	Y			hr...	
	varchar2	N	N	N	N	20	Y			hz_locations.address1, hz_locations.city, hz_locations.state, hz_locations.postal_code	
	varchar2	Y	N	N	Y	15	Y			ar_cr_credit_requests. application_number	
	varchar2	Y	N	N	Y	10	Y			er_lookups.meaning	
	varchar2	N	N	N	Y	15	Y			er_cr_credit_analysts. analyst_name	
	varchar2	Y	N	N	N	1	Y			er_cr_credit_requests. attachments_flag	
	date	Y	N	N	N	11	Y			ar_cr_credit_requests. date_submitted	
	number	N	N	N	N	15	Y			ar_cr_credit_requests. amount_requested	
	varchar2	N	N	N	N	3	Y				
	number	N	N	N	N	3	Y			ar_cr_credit_requests. requested_terms	
	varchar2	Y	N	N	N	30	Y				
	varchar2	Y	N	N	N	16	Y				
	varchar2	N	N	N	N	20	Y			ar_cr_credit_requests. requestor	
	varchar2	N	N	N	N	20	Y				
	varchar2	N	N	N	N	15	Y				
	varchar2	N	N	N	N	40	Y				

Figure 6

Credit Application Print View

The 'Print' button on the Existing Applications Search Results page enables you to view a printable copy of the credit application.

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Credit Application				
Party	Glugorp, Inc.	Credit Analyst	KLAKE	
Party Number	47835			
Name	Glugorp, Inc.			
Account Number	3472			
Purpose	New credit limit			
Date Submitted	23-Mar-2001			
Amount Requested	47,875.00			
Term(s) (In months)	3			
DUNS Number	29834735			
Contact	Joe Reed			
Phone	680.888.2314			
Financial Data				
Current Financial Statement Data				
Currency	USD	Monetary Units	Sep-00	
Revenue	3,653.7	Cash	000	
Pre-tax Net Income	309.5	Total Current Assets	72.5	
Interest Expense	15.8	Total Current Liabilities	2,694.6	
Tax Expense (Benefit)	116.5	Long Term Debt	375.3	
Depreciation & Amortization	24.5	Net Worth	1,344.4	
Net Income (Loss)	191.7	Intangibles	969.6	
Line of Credit	107.9	Total Equity	0.0	
Line of Credit Expiration Date	Oct-02			
VCI Partners				
VCI Partners	Robert Mudd	Seed	1,000.0	85
				90
References				
Bank				
Bank of America	3757 Catawba Rd., Suite 2001	Comelius	MA	26088-0909
Richard Klah	804.888.2000	rkleh@bofa.com		www.bofa.com
Trade				
Union Carbide	1300 King St.	San Mateo	CA	84088
Jane Knight	650.660.1322	janie@unioncarbide.com		
Guarantors				
James North	47 Elm St.	Hartford	CT	34877
	310.622.3444	jnorth@aol.com		

Figure 7. Credit Application Print View

Credit Application Submission Pages

Applicants Page

The Credit Application - Applicants page is the first of a multi-page credit application. Based upon the account selection from the Search Results page, the account-related information is pre-filled on the page. Much of the party and account information is view only, however there are some optional data items which may be changed or inserted.

Contact(s) may preexist for the selected party or account. You may select a credit contact from the list of values or you may enter a new contact. Note: the ability to enter or change contact and party-relation information is governed by function security. If you do not have access, you will not be able to insert or update any values. If an existing contact is selected from the list of values and there is a telephone number and fax number associated with the contact, those values will be added to the appropriate fields on the page. However, they can be updated and changes will be stored in the party tables. If a new contact is entered, the contact will be assigned a 'CREDIT' code from the lookup_type of SITE_USE_CODE. TCA API's are used to enter the contact.

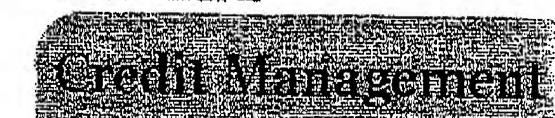
The other optional data may be entered at the time the party is created in the application. Most of these fields are informational and can be changed providing access is allowed through function security. Updates to the fields will call the TCA API's to update the appropriate HZ tables. The 'DUNS' number field, while optional, is important since it is used to request credit data from Dun & Bradstreet through the Credit Agency integration. If it is changed during the application submission because it may have been entered incorrectly, an information message will appear to encourage the user to make sure the correct number is entered.

The following fields must be filled in before the user can move from the 'Credit Application: Applicant' page:

Application Date
Application Purpose
Credit Classification

In the example below, the Credit Classification is non-updateable. This is because the credit classification was assigned via the profile class when the account was created. If this applicant is a prospect or party without an account, the Credit Classification field would be blank and the user would be required to select a value for the party. The third-level menu items, such as Financial Data and Other Data, are unlinked and inactive until the required data is selected as depicted in Figure 6. Depending on the Account Credit Classification and the Application Purpose (synonymous with Credit Review Type) selected on the credit application, the Credit Application pages repaint to show those required fields with an asterisk (*) and the third level menu items are activated. Since credit application data may be collected at different points in time, each Credit Application page has a Save button, which saves or updates the entire contents of the application and leaves the user on the page. When all required and optional data is entered, the Submit Application button freezes the application from further input.

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Preferences Email Help

New Application Open Applications Submitted Applications

Credit Application: Applicant

Party Vision Corporation Account Glugorp, Inc.	Party Number 13824 Account Number 3472
Application Number * Application Data <input type="text" value="21-Feb-01"/> Credit Analyst <input type="text" value="Kathy Lake"/> Requested Currency <input type="text" value="USD"/> Requested Terms (in months) <input type="text" value="3"/>	
* Application Purpose <input type="text" value="New credit limit"/> * Credit Classification <input type="text" value="High Risk"/> Checklist <input type="checkbox"/> New Credit High Amount Requested <input type="text" value="47,875.00"/>	
Applicant Address <input type="text" value="1600 Service Pkwy, P.O. Box 1919"/> City Great Falls State MT Province Postal Code 78457 Country USA Location 87966	
Contact Name <input type="text" value="Joe Reed"/> Contact Telephone <input type="text" value="500-555-2314"/> Contact Fax Number <input type="text" value="500-555-3214"/> Contact E-Mail <input type="text" value="jreed@glugorp.com"/>	

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

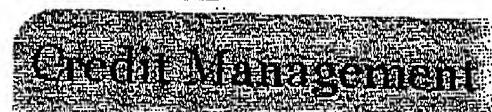
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Figure 6. Credit Application - Applicant Page

The 'Submit Application' button allows you to indicate that the required or available data points have been entered and that the credit analysis may begin. If the Submit button is clicked but not all required data has been filled in, the informational message in Figure 7 will appear:

Note: Have to clarify Warning message with UI

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[Preferences](#) [Email](#) [Help](#)

Submit Application

Credit Application

Application Submitted

Return Submit Application

Figure 4. Application Submission Warning

The 'Return' button navigates you back to the application page. The 'Submit Application' button takes you to the Application Confirmation page depicted in Figure 7.

The screenshot shows the Oracle Credit Management interface. At the top, there's a navigation bar with links for 'New Application', 'Open Applications', and 'Submitted Applications'. Below this is a toolbar with icons for 'New Application', 'Open Applications', 'Submitted Applications', 'Print', 'Help', and 'Logout'. The main content area is titled 'Credit Application: Applicant'. It displays the following information:

Party Vision Corporation	Party Number 13824
Account Ghucorp, Inc.	Account Number 3472
Application Number	
* Application Date	21-Feb-01
Credit Analyst: Kathy Lake	
Requested Currency	USD
Requested Terms (in months)	3
* Application Purpose : New credit limit	
* Credit Classification : High Risk	
Checklist: New Credit-High	
Amount Requested: 47,875.00	
Applicant Address: 1600 Service Pkwy, P.O. Box 1919 City: Great Falls State: MT Province: Postal Code: 70457 Country: USA Location: 87908	
Contact Name: Joe Reed Contact Telephone: 501-655-2314 Contact Fax Number: 501-655-1214 Contact E-Mail: jreed@phlxcorp.com	
<input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Submit Application"/>	

At the bottom, there are links for 'Analysis | Application | Comparison | Preferences | Email | Help' and a copyright notice: 'Copyright © 2000, 2001, Oracle Corporation. All rights reserved.'

Figure 7. Application Confirmation

Upon submission and confirmation of the credit application, it will be frozen from additional input and the workflow process is started. If the credit review process has been designated as 'Automated', a credit analyst assignment is not required and no notifications are sent. If however, a credit analyst assignment is required, i.e., the review process is not 'Automated', the following validations occur:

- If the user submitting the application is not defined as a credit analyst, the Credit Analyst field is left blank. The workflow sends a notification to the Work Assignment Manager indicating that a credit analyst must be assigned. The manager assigns a credit analyst from a list of values and acknowledges the notification. The workflow then notifies the credit analyst that a credit application has been received.
- If the user submitting the credit application is a credit analyst, it is assumed that the credit analyst is submitting the credit application on behalf of the account. The credit analyst username is automatically filled in on the credit application page. If the user does not change the field, i.e., set the field to null, the workflow simply sends a Submission notification to the credit analyst when the credit application is submitted.

Even though the credit application may have been submitted and 'frozen' by non-credit personnel based upon the LAST_UPDATED_BY field, the assigned credit analyst may reopen an application for input and modifications. In this case, the status of the application is changed from 'Submitted' to 'Open'. However, once the credit analyst deems the credit application complete and submits it, the application can no longer be opened for input by anyone. Even if the credit analyst has not supplied all necessary data on the application, it can still be submitted. When this occurs, the same warning message appears and the credit analyst must confirm the submission or return to the application. Upon submission by the credit analyst, the application cannot be modified again.

The Delete button on the Credit Application pages allows you to delete the application currently open as long as it has a status other than 'Submitted'. Clicking the Delete button will open the Warning page in Figure 8. The 'Delete Application' button follows with the Confirmation page in Figure 9. The 'Return' button reverts to the application page from which you clicked the Delete button.

Note: Have to clarify 'Delete' message with UI

Figure 9. Credit Application Delete Warning Message

Credit Application - Applicants Page Details

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Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Application Number	varchar2	Y	N	N	N	8	Y				ar_cr_credit_requests. application_number
Application Date	date	Y	N	N	N	11	Y	sysdate			ar_cr_credit_requests. application_date
Application Purpose	varchar2	Y	Y	Y	N	30	Y				ar_lookups. credit_review_type
Description	varchar2	Y	N	N	N	50	N				ar_lookups. credit_review_type
Credit Analyst	varchar2	N	Y*	N	N	15	Y			* Only with function security	ar_cr_credit_analysts. first name, last name
Client Requested	number	N	Y	Y	N	16	Y				ar_cr_credit_requests. amount_requested
Requested Currency	varchar2	N	Y	Y	N	3	Y	USD			ar_cr_credit_requests. currency_requested
Requested Term	number	N	Y	Y	N	3	Y	1			ar_cr_credit_requests. requested_term_length
Party Name	varchar2	Y	N	N	N	50	Y				hz_parties.party_name
Party Number	varchar2	Y	N	N	N	10	Y				hz_parties.party_number
Account Number	varchar2	N	N	N	N	10	Y				hz_cust_accounts. account_number
Address	varchar2	N	N	N	N	50	Y				hz_cust_accounts. account_name
City	varchar2	Y	N	N	N	30	Y				hz_party_sites.address1
State	varchar2	Y	N	N	N	15	Y				hz_party_sites.city
Province	varchar2	Y	N	N	N	2	Y				hz_party_sites.state
Postal Code	varchar2	N	N	N	N	15	Y				hz_party_sites.province
Country	varchar2	N	N	N	N	10	Y				hz_party_sites.postal_code
Site Name	varchar2	Y	N	N	N	15	Y				hz_party_sites.country
Site Number	varchar2	N	N	N	N	20	Y				hz_party_sites.site_name or hz_party_sites.site_number
Organization Profile	varchar2	N	N	N	N	30	Y				
Organization Name	varchar2	N	N	Y	N	30	Y				
Contact Telephone	varchar2	N	N	Y	N	15	Y				hz_contact_points.contact_point_id
Organization Tax ID	varchar2	N	N	Y	N	15	Y				hz_contact_points.contact_point_id
DUNS Number	varchar2	N	N	Y	N	9	Y				hz_organization_profiles. duns_number
Tax Reference	varchar2	N	N	Y	N	15	Y				hz_organization_profiles. tax_reference
Year Established	varchar2	N	N	Y	N	4	Y				hz_organization_profiles. year_established
SIC Code	varchar2	N	N	Y	N	4	Y				hz_organization_profiles. sic_code
Industry	varchar2	N	N	Y	N	5	Y				

Figure 5

Credit Applications - Applicants Page Rules

Financial Data Page

The Credit Application - Financial Data page allows you to enter pertinent data from the applicant's income statement and balance sheet. It further provides the ability to attach documents, web addresses or files to support and extend the information on the page.

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Credit Application

[Preferences](#)[Email](#)[New Application](#)[Open Applications](#)[Submitted Applications](#)**Credit Application: Financial Data**Party Vision Corporation
Account Glugorp, Inc.Party Number 13824
Account Number 3472Reporting Currency * Date of Current Financial Statement Monetary Unit Reporting Period **Balance Sheet**

* Cash	<input type="text"/>
Net Receivables	<input type="text"/>
Inventories	<input type="text"/>
Other Current Assets	<input type="text"/>
Total Current Assets	<input type="text"/>
Net Fixed Assets	<input type="text"/>
Other Noncurrent Assets	<input type="text"/>
Total Assets	<input type="text"/>

Accounts Payable	<input type="text"/>
Short-Term Debt	<input type="text"/>
Other Current Liabilities	<input type="text"/>
Total Current Liabilities	<input type="text"/>
Long-Term Debt	<input type="text"/>
Other Noncurrent Liabilities	<input type="text"/>
Total Liabilities	<input type="text"/>
Stockholder's Equity	<input type="text"/>
Total Liabilities and Equity	<input type="text"/>

Income Statement

Revenue	<input type="text"/>
Cost of Goods Sold	<input type="text"/>
SG&A Expense	<input type="text"/>
Operating Income	<input type="text"/>
Operating Margin	<input type="text"/>

Nonoperating Income	<input type="text"/>
Nonoperating Expenses	<input type="text"/>
Income Before Taxes	<input type="text"/>
Income Taxes	<input type="text"/>
Net Income	<input type="text"/>
Earnings Per Share	<input type="text"/>

Attachments[Add Attachment](#)

No Attachments Exist	<input type="button" value="Go"/>
----------------------	-----------------------------------

[Save](#)[Return to List](#)[Submit Application](#)[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 6. Credit Application - Financial Data Page

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CREDIT APPLICATION

Preferences Email Help

New Application Open Applications Submitted Applications

Application > New Application > Financial Data > Add Attachment

Add Attachment

Attachment Summary Information

Credit Application Number 8754

Description
Attachment Date
Notes

Select which type of attachment you're adding for the Credit Application.
If attaching a file, select 'Browse' to find the file to attach.

File URL Text

Browse...

Cancel Apply

Application > New Application > Financial Data > Add Attachment

Figure 7. Sample Add Attachment Page

Credit Application - Financial Data Page Details

Table Name	Data Type	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LCN Name	Comments	Table Column
AR_CREDIT_REQUESTS	varchar2	Y	N	N	N	8	Y				ar_cr_credit_requests. application_number
AR_CREDIT_APPLICATION_DATE	date	Y	N	N	N	11	Y	sysdate			ar_cr_credit_requests. application_date
AR_LOOKUP_CREDIT_REVIEW_TYPE	varchar2	Y	Y	Y	N	30	Y				ar_lookups. credit_review_type
AR_LOOKUP_CREDIT_TYPE	varchar2	Y	N	N	N	50	Y				ar_lookups. credit_review_type
AR_CREDIT_ANALYST	varchar2	N	Y	N	N	16	Y				ar_cr_credit_requests. first_name, last_name
AMOUNT_REQUESTED	number	N	Y	Y	N	15	Y				ar_cr_credit_requests. amount_requested
REQUESTED_CURRENCY	varchar2	N	Y	Y	N	3	Y	USD			ar_cr_credit_requests. currency_requested
REQUESTED_TERM_LENGTH	number	N	Y	Y	N	3	Y	1			ar_cr_credit_requests. requested_term_length
HZ_PARTIES	varchar2	Y	N	N	N	50	Y				hz_parties. party_name
HZ_PARTIES_NUMBER	varchar2	Y	N	N	N	10	Y				hz_parties. party_number
HZ_CUST_ACCOUNTS	varchar2	N	N	N	N	10	Y				hz_cust_accounts. account_number
HZ_CUST_ACCOUNTS_NAME	varchar2	N	N	N	N	50	Y				hz_cust_accounts. account_name
MONETARY_UNIT	varchar2	Y	Y	N	N	3	Y	USD			
MONETARY_UNIT_CODE	varchar2	N	Y	Y	N	8	Y	000			
DEALER_ID	data	N	Y	Y	N	11	Y				
DEALER_ID_CODE	number	N	Y	Y	N	10	Y				
DEALER_ID_NAME	number	N	Y	Y	N	10	Y				
DEALER_ID_PHONE	number	N	Y	Y	N	10	Y				
DEALER_ID_FAX	number	N	Y	Y	N	10	Y				
DEALER_ID_EMAIL	number	N	Y	Y	N	10	Y				
DEALER_ID_ADDRESS	number	N	Y	Y	N	10	Y				
DEALER_ID_CITY	number	N	Y	Y	N	10	Y				
DEALER_ID_STATE	number	N	Y	Y	N	10	Y				
DEALER_ID_ZIP	number	N	Y	Y	N	10	Y				
DEALER_ID_COUNTRY	number	N	Y	Y	N	10	Y				
DEALER_ID_PHONE2	number	N	Y	Y	N	10	Y				
DEALER_ID_FAX2	number	N	Y	Y	N	10	Y				
DEALER_ID_EMAIL2	number	N	Y	Y	N	10	Y				
DEALER_ID_ADDRESS2	number	N	Y	Y	N	10	Y				
DEALER_ID_CITY2	number	N	Y	Y	N	10	Y				
DEALER_ID_STATE2	number	N	Y	Y	N	10	Y				
DEALER_ID_ZIP2	number	N	Y	Y	N	10	Y				
DEALER_ID_COUNTRY2	number	N	Y	Y	N	10	Y				
DEALER_ID_PHONE3	date	N	Y	Y	N	11	Y				

Figure 8**Credit Applications - Financial Data Page Rules**

Other Data Page

ORACLE

CREDIT APPLICATION PAGE

New Application Open Applications Detailed Applications

Credit Application: Other Data

Party Vision Corporation Account Glugorp, Inc.	Party Number 13824 Account Number 3472
Tax Number/ID	
DUNS Number	
Year Established	
SIC Code	
Ticker Symbol	
URL	
Number of Employees	

Venture Funding Data

No Venture Funds Exist	Go						
------------------------	----	--	--	--	--	--	--

Save

Return to List **Submit Application** **Add Attachment**

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 9. Credit Application - Other Data Page

Credit Application - Other Data Page Details

Field Name	Data type	Required Y/N	Update Y/N	Insert Y/N	Search Y/N	Max length	Display Y/N	Default Value	Look up	Comments	Table column
Application Number	varchar2	Y	N	N	N	8	Y				ar_cr_credit_requests, application_number
Application Date	date	Y	N	N	N	11	Y	sysdate			ar_cr_credit_requests, application_date
Review Type	varchar2	Y	Y	Y	N	30	Y				ar_lookups, credit_review_type
Review Type	varchar2	Y	N	N	N	50	Y				ar_lookups, credit_review_type
First Name	varchar2	N	Y	N	N	15	Y				ar_cr_credit_requests, first_name, last_name
Amount Requested	number	N	Y	Y	N	15	Y				ar_cr_credit_requests, amount_requested
Currency	varchar2	N	Y	Y	N	3	Y	USD			ar_cr_credit_requests, currency_requested
Requested Term	number	N	Y	Y	N	3	Y	1			ar_cr_credit_requests, requested_term_length
Party Name	varchar2	Y	N	N	N	50	Y				hz_parties, party_name
Party Number	varchar2	Y	N	N	N	10	Y				hz_parties, party_number
Account Number	varchar2	N	N	N	N	10	Y				hz_cust_accounts, account_number
Account Name	varchar2	N	N	N	N	50	Y				hz_cust_accounts, account_name
Partner Name	varchar2	Y	Y	N	N	30	Y				ar_cr_financial_partners, partner_name
Key Executive	varchar2	N	Y	Y	N	15	Y				ar_cr_financial_partners, key_executive
Exec Track Record	varchar2	N	Y	Y	N	30	Y				ar_cr_financial_partners, exec_track_record
Cap Stage Completed	varchar2	N	Y	Y	N	15	Y				ar_cr_financial_partners, cap_stage_completed
Venture Capital Name	varchar2	N	Y	Y	N	30	Y				ar_cr_financial_partners, venture_capital_name
Percent Invested	number	N	Y	Y	N	3	Y				ar_cr_financial_partners, percent_invested
Burn Rate	number	N	Y	Y	N	3	Y				ar_cr_financial_partners, burn_rate

Figure 10

Credit Application - Other Data Page Rules

Bank References Page

ORACLE

Credit Application

New Application Open Applications Submitted Applications

Credit Application: Bank References

Party Vision Corporation Account Glugorp, Inc.	Party Number 13824 Account Number 3472
---	---

Add Bank Reference

No Banks Exist	60	60	60	60
----------------	----	----	----	----

Attachments

Add Attachment

No Attachments Exist	60	60	60	60
----------------------	----	----	----	----

Save

Return to List

Submit Application

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 11. Credit Application - Bank References Page

Credit Application - Bank References Page Details

Field Name	Data Type	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
AR_CREDIT_REQUESTS_APPLICATION_NUMBER	varchar2	Y	N	N	N		Y				ar_cr_credit_requests. application_number
AR_CREDIT_REQUESTS_APPLICATION_DATE	date	Y	N	N	N		Y	sysdate			ar_cr_credit_requests. application_date
AR_CREDIT_REQUESTS_APPLICATION_TYPE	varchar2	Y	Y	Y	N		Y				ar_lookups. credit_review_type
AR_CREDIT_REQUESTS_CREDIT_LIMIT	varchar2	Y	N	N	N		Y				ar_lookups. credit_review_type
AR_CREDIT_REQUESTS_CREDIT_LIMIT_DATE	varchar2	N	Y	N	N		Y				
AR_CREDIT_REQUESTS_CREDIT_LIMIT_TYPE	number	N	Y	Y	N		Y				ar_cr_credit_requests. application_number
AR_CREDIT_REQUESTS_CURRENCY	varchar2	N	Y	Y	N		Y	USD			ar_cr_credit_requests. application_number
AR_CREDIT_REQUESTS_CUST_ACCT_NUM	number	N	Y	Y	N		Y	1			ar_cr_credit_requests. application_number
AR_CREDIT_REQUESTS_PARTY_NAME	varchar2	Y	N	N	N		Y				hz_parties.party_name
AR_CREDIT_REQUESTS_PARTY_NUM	varchar2	Y	N	N	N		Y				hz_parties.party_number
AR_CUST_ACCOUNTS_ACCOUNT_NUM	varchar2	N	N	N	N		Y				hz_cust_accounts. account_number
AR_CUST_ACCOUNTS_ACCOUNT_NAME	varchar2	N	N	N	N		Y				hz_cust_accounts. account_name
AR_CUST_REFERENCES_REFERENCE_NAME	varchar2	N	Y	Y	N	50	Y				ar_cr_references. reference_name
AR_CUST_REFERENCES_ADDRESS1	varchar2	N	Y	Y	N	50	Y				ar_cr_references.address1
AR_CUST_REFERENCES_ADDRESS2	varchar2	N	Y	Y	N	50	Y				ar_cr_references.address2
AR_CUST_REFERENCES_STATE	varchar2	N	Y	Y	N	2	Y				ar_cr_references.state
AR_CUST_REFERENCES_POSTAL_CODE	varchar2	N	Y	Y	N	10	Y				ar_cr_references.postal_code
AR_CUST_REFERENCES_COUNTRY	varchar2	N	Y	Y	N	20	Y				ar_cr_references.country
AR_CUST_REFERENCES_CONTACT_NAME	varchar2	N	Y	Y	N	20	Y				ar_cr_references.contact_name
AR_CUST_REFERENCES_PHONE	varchar2	N	Y	Y	N	15	Y				ar_cr_references.phone
AR_CUST_REFERENCES_FAX	varchar2	N	Y	Y	N	15	Y				ar_cr_references.fax
AR_CUST_REFERENCES_EMAIL	varchar2	N	Y	Y	N	40	Y				ar_cr_references.email
AR_CUST_REFERENCES_URL	varchar2	N	Y	Y	N	40	Y				ar_cr_references.url
AR_CUST_REFERENCES_BANK_ROUTING_NUM	varchar2	N	Y	Y	N	15	Y				ar_cr_references. bank_routing_number

Figure 12

Credit Application - Bank References Page RulesTrade References Page

The screenshot shows the Oracle Credit Management interface. At the top, there's a navigation bar with 'New Application', 'Open Applications', and 'Submitted Applications'. Below this, a section titled 'Credit Application: Trade References' displays party information: 'Party Vision Corporation' and 'Account Glugorp, Inc.' on the left, and 'Party Number 13824' and 'Account Number 3472' on the right. A large button labeled 'Add Trade Reference' is visible. Below this, a table shows 'No References Exist'. Under 'Attachments', another table shows 'No Attachments Exist'. At the bottom, there are buttons for 'Save', 'Return to List', and 'Submit Application'.

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 13. Credit Application - Trade References Page

Credit Application - Trade References Page Details

Field Name	Data type	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Application Number	varchar2	Y	N	N	N		Y				ar_cr_credit_requests, application_number
Application Date	date	Y	N	N	N		Y	sysdate			ar_cr_credit_requests, application_date
Credit Review Type	varchar2	Y	Y	Y	N		Y				ar_lookups, credit_review_type
Description	varchar2	Y	N	N	N		Y				ar_lookups, credit_review_type
Credit Review Level	varchar2	N	Y	N	N		Y				
Application Reference	number	N	Y	Y	N		Y				ar_cr_credit_requests, application_number
Credit Request Currency	varchar2	N	Y	Y	N		Y	USD			ar_cr_credit_requests, application_number
Address 1	number	N	Y	Y	N		Y	1			ar_cr_credit_requests, application_number
Party Name	varchar2	Y	N	N	N		Y				hz_parties, party_name
Party Number	varchar2	Y	N	N	N		Y				hz_parties, party_number
Account Number	varchar2	N	N	N	N		Y				hz_cust_accounts, account_number
Account Name	varchar2	N	N	N	N		Y				hz_cust_accounts, account_name
Reference Name	varchar2	N	Y	Y	N	50	Y				ar_cr_references, reference_name
Address 1	varchar2	N	Y	Y	N	50	Y				ar_cr_references, address1
Address 2	varchar2	N	Y	Y	N	50	Y				ar_cr_references, address2
State	varchar2	N	Y	Y	N	2	Y				ar_cr_references, state
Postal Code	varchar2	N	Y	Y	N	10	Y				ar_cr_references, postal_code
Country	varchar2	N	Y	Y	N	20	Y				ar_cr_references, country
Contact Name	varchar2	N	Y	Y	N	20	Y				ar_cr_references, contact_name
Phone	varchar2	N	Y	Y	N	15	Y				ar_cr_references, phone
Fax	varchar2	N	Y	Y	N	15	Y				ar_cr_references, fax
Email	varchar2	N	Y	Y	N	40	Y				ar_cr_references, email
URL	varchar2	N	Y	Y	N	40	Y				ar_cr_references, url
Tax ID	varchar2	N	Y	Y	N	15	Y				ar_cr_references, tax_id

Figure 14

Credit Application - Trade References Page Rules

Guarantors Page

The Guarantors page allows you to enter or view information about individuals who are legally responsible for the financial obligation of the account or prospect should they fail to meet it.

ORACLE

 Preferences Email Help

New Application	Open Applications	Submitted Applications																										
Credit Application: Guarantors <table border="1"> <tr> <td>Party Vision Corporation Account Glugorp, Inc.</td> <td>Party Number 13824 Account Number 3472</td> </tr> <tr> <td colspan="2"> <input type="button" value="Add Guarantor"/> </td> </tr> <tr> <td>No References Exist</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="5"> Attachments <table border="1"> <tr> <td>No Attachments Exist</td> <td></td> </tr> </table> </td> </tr> <tr> <td colspan="5"> <input type="button" value="Save"/> <input type="button" value="Submit Application"/> </td> </tr> <tr> <td colspan="5"> Return to List </td> </tr> </table>			Party Vision Corporation Account Glugorp, Inc.	Party Number 13824 Account Number 3472	<input type="button" value="Add Guarantor"/>		No References Exist					Attachments <table border="1"> <tr> <td>No Attachments Exist</td> <td></td> </tr> </table>					No Attachments Exist		<input type="button" value="Save"/> <input type="button" value="Submit Application"/>					Return to List				
Party Vision Corporation Account Glugorp, Inc.	Party Number 13824 Account Number 3472																											
<input type="button" value="Add Guarantor"/>																												
No References Exist																												
Attachments <table border="1"> <tr> <td>No Attachments Exist</td> <td></td> </tr> </table>					No Attachments Exist																							
No Attachments Exist																												
<input type="button" value="Save"/> <input type="button" value="Submit Application"/>																												
Return to List																												

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Figure 15. Credit Application - Guarantors Page

Credit Application - Guarantors Page Details

Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	ICW Name	Table/Column	Comments
Application Number	varchar2	Y	N	N	N		Y			ar_cr_credit_requests. application_number	
Application Date	date	Y	N	N	N		Y	sysdate		ar_cr_credit_requests. application_date	
Application Reviewer	varchar2	Y	Y	Y	N		Y			ar_bokups. credit_review_type	
Credit Review Type	varchar2	Y	N	N	N		Y			ar_bokups. credit_review_type	
Credit Request ID	varchar2	N	Y	N	N		Y				
Customer Number	number	N	Y	Y	N		Y			ar_cr_credit_requests. application_number	
Guarantor Name	varchar2	N	Y	Y	N		Y	USD		ar_cr_credit_requests. application_number	
Guarantor Address	number	N	Y	Y	N		Y	1		ar_cr_credit_requests. application_number	
Party Name	varchar2	Y	N	N	N		Y			hz_parties.party_name	
Party Number	varchar2	Y	N	N	N		Y			hz_parties.party_number	
Customer Account	varchar2	N	N	N	N		Y			hz_cust_accounts. account_number	
Customer Name	varchar2	N	N	N	N		Y			hz_cust_accounts. account_name	
Guarantor Name	varchar2	N	Y	Y	N	60	Y			ar_cr_guarantors.name	
Guarantor Address 1	varchar2	N	Y	Y	N	60	Y			ar_cr_guarantors.address1	
Guarantor Address 2	varchar2	N	Y	Y	N	60	Y			ar_cr_guarantors.address2	
Guarantor State	varchar2	N	Y	Y	N	2	Y			ar_cr_guarantors.state	
Guarantor Zip	varchar2	N	Y	Y	N	10	Y			ar_cr_guarantors.postal_code	
Guarantor Country	varchar2	N	Y	Y	N	20	Y			ar_cr_guarantors.country	
Contact Name	varchar2	N	Y	Y	N	20	Y			ar_cr_guarantors. contact_name	
Guarantor Phone	varchar2	N	Y	Y	N	15	Y			ar_cr_guarantors.phone	
Guarantor Fax	varchar2	N	Y	Y	N	15	Y			ar_cr_guarantors.fax	
Guarantor Email	varchar2	N	Y	Y	N	40	Y			ar_cr_guarantors.email	
Guarantor URL	varchar2	N	Y	Y	N	15	Y			ar_cr_guarantors.url	

Figure 16

Credit Application - Guarantors Page Rules

Credit Analysis

Search

Upon logging into Credit Management, the Analysis button is illuminated and the credit analyst is presented with the Analysis search screen. A search is performed in one of three ways:

- 1) Party Search: This search is used when the credit analyst needs to perform tasks for a specific account, e.g., a yearly credit review.
- 1) Case Folder Search: This is the default search criterion and is used to resume work on an in-process credit review or to consider previous research which has been performed
- 1) Credit Application Search: This search is used when a credit analyst has been assigned a credit application or has created a credit application on behalf of an external request. In the case of a workflow notification, the results page will automatically display the credit application from the notification.

The HTML page consists of a 'top' Search portion with a drop-down LOV indicating the type of search to be performed. The top portion of the page includes an 'Advanced Search' link, allowing the user to perform searches with more restrictive conditions. Based upon the selection, the lower portion of the page is repainted with the appropriate tabular data. The account search uses a context search similar to iReceivables.

It is a context search, either by Credit Application or Party. The search uses intermedia text indices based upon the search criteria. The fields on which the indices exist are:

Credit Application: application number, party number, party name, credit analyst
Party: party name, party number, credit analyst

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Case Management

Preferences Email Help

Search

Search by: Credit Analysis Case Folder Advanced Search

Q	Glugorp Inc.	14683	66 Pike St., Manchester, NH 94784	Manchester	Ed Mich	704.555.0989	KLAKE
Q	Jett, James	8475	874 E. 22nd Ave., New York, NY 20021	New York	Robert Hera	980.555.2534	KLAKE
Q	Klaiken Plumbing	983745	1248 Elm Ct., Breezewood, PA 80037	Breezewood	James Jett	312.555.3000	KLAKE
Q	Leve, Barbara	8364	98 S. Euclid Ave., Cleveland, OH 44101	Cleveland	Stan Musi	704.500.0989	KLAKE
Q	Stanton, Kay	587	P.O. Box 16, Norwalk, CT 33982	Norwalk	Kay Stanton	980.555.2534	KLAKE
Q	Time, Inc.	1200	All Locations		Ken George	312.555.3000	KLAKE
Q	Time, Inc.	1200	1 Time Circle, New York, NY 20001	New York	Alice Bates	312.555.3000	KLAKE
Q	Time, Inc.	1200	227 Ohio Ave., Chicago, IL 60081	Chicago	Ben Uvi	312.555.3000	KLAKE
Q	Time, Inc.	1200	1820 8th St., Cleveland, OH 44101	Cleveland	Manoj Gupta	312.555.3000	KLAKE

New Case Folder | Prev | 1-8 of 8 | Next |

Figure 17. Sample Account Search Results

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Case Management

Preferences Email Help

Search

Search by: Credit Analysis Case Folder Advanced Search

Q	FRO2972 New Credit	114	Frozen Food International	San Jose	478	55,200.00	JALO	21-Jan-01	In Process	
Q	GLU1142001 Increase credit	1142001	Glugorp Inc.	14683	New York	114,980.00	KLAKE	2-Feb-01	Archived	
Q	JAN37645 Order holds	1143	Jankowski, James	21785	Boston	3,500.00	KLAKE	3-Feb-01	Closed	
Q	BUN43876 New Credit	114372	Bunesan, Mark		Cleveland	88533	50,000.00	KLAKE	3-Feb-01	In Process

New Case Folder | Prev | 1-4 of 4 | Next |

Figure 18. Sample Case Folder Search Results

<input type="checkbox"/>	3672	27-Oct-97	Frozen Food International	14563	LGUIO	55,200.00	JALO	Ed Mich	704.555.0989	
<input type="checkbox"/>	38723	14-Jan-01	Glugorp Inc.		KLAKE	114,980.00	KLAKE	Robert Hora	980.555.2534	
<input type="checkbox"/>	38724	14-Jan-01	Jankowski, James		KLAKE	3,500.00	KLAKE	James Jankowski	312.555.3000	

Figure 19. Sample Credit Application Search Results

This search is used to find credit applications that have been filled out and have either been assigned or are still unassigned. Function security determines whether the user will see only credit applications assigned to him or those that have been assigned to other credit analysts.

Users can start a new credit analysis by clicking on the 'New Case' button to go to the Case folder page.

Checklist

The checklist is the tactical implementation of the credit policies of the organization in that it defines what data points and requirements exist for different types of credit analysis and decisioning.

A checklist is defined for the intersection of two dimensions:

1. Account Credit Classification
1. Credit Review Type

For example, the organization defines account credit classifications of 'Established' and 'Emerging' and credit review types of 'Increase credit limit', 'Establish credit limit', 'Remove credit hold' (See Credit Management Setup document for details). The following matrix indicates that different checklists are used based upon the intersection of these dimensions.

Review Type	Credit Classification	
	Established	Emerging
New Credit	Checklist A	Checklist D
Increase Credit	Checklist B	Checklist C
Remove Hold	Checklist E	Checklist F
Put on Hold	Checklist G	Checklist H

Figure 20

In the above example, Checklist A identifies data points to be gathered to establish a new credit limit for an emerging company. Because this is a new account and historical AR data is unavailable, a greater reliance on external data and references is necessary. Conversely, Checklist D may be configured to require AR payment history and aging data since the organization now has a pre-existing relationship with the emerging company.

The checklist is automatically assigned to a Case folder in one of two ways:

1. A credit application is created for the party or account, in which the Credit Classification and Credit Review Type are mandatory. When the credit application is saved and a Case folder is created, the checklist from the credit application based upon the values of the two fields is copied to the Case folder.
1. A credit request initiated by an event other than a credit application, such as a periodic review or a credit hold on an order, obtains the credit review type from the event and the credit classification from the party profile record. As a result, the event creates a Case folder with the appropriate checklist for the two-dimensional intersection.

Case Folder Details

The user starts a new credit analysis by clicking on the "New Case" button from any of the above Search pages.

The required data for a new Case folder is the assignment of the account and the selection of the checklist.

If a credit score is required, the user must select a scoring model.

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CREDIT MANAGEMENT

Preferences Email Help

Information Analysis

Data

CLIP Folder

Recommendations

 Checklist Analysis Notes

CLIP Folder

Folder Number 468

Status OPEN

Date Created 02-Feb-01 16:44:00

Last Updated 02-Feb-01 18:22:00

Party Vision Corporation

Account Glugorp, Inc.

Party Number 13824

Account Number ####

Address 10900 Main St.

Credit Classification Established

Manchester, NH 48754

Credit Review Type New Credit Line

Location 245

Credit Analyst Jack Rasher

Credit Contact Cland, Roff

Collector Tan Li

Phone Number 340-789-1923 x8973

Salesperson Ludina Weltz

Fax 340-789-1020

E-mail refund@glugorp.com

Checklist

[Return to Top](#)

Name New Credit Limit for Emerging Account

Current Credit Limit	100000
New Credit Limit	100000
Current Credit Rating	100000
New Credit Rating	100000
Current Credit Score	100000
New Credit Score	100000
Current Credit Type	100000
New Credit Type	100000
Current Credit Status	100000
New Credit Status	100000
Current Credit Term	100000
New Credit Term	100000
Current Credit Limit Type	100000
New Credit Limit Type	100000
Current Credit Limit Status	100000
New Credit Limit Status	100000
Current Credit Limit Type	100000
New Credit Limit Type	100000
Current Credit Limit Status	100000
New Credit Limit Status	100000

Analysis Notes

Date Opened 02-Feb-01 09:03:00

Topic Poor trade ref

Last Update 21-Feb-01 11:03:00

Level of Importance High

** Payment Delinquency 02-Feb-01 09:03:00 **

[View Attachments](#)

Case Folder Attachments

A credit analysis may have one or more supporting documents that are available outside the application, e.g., web page, fax image, scanned report. In order to associate these attachments with the Case folder, the Attachments page enables view, add and delete functionality.

Credit Summary

This page displays the most pertinent point-in-time credit data for the account.

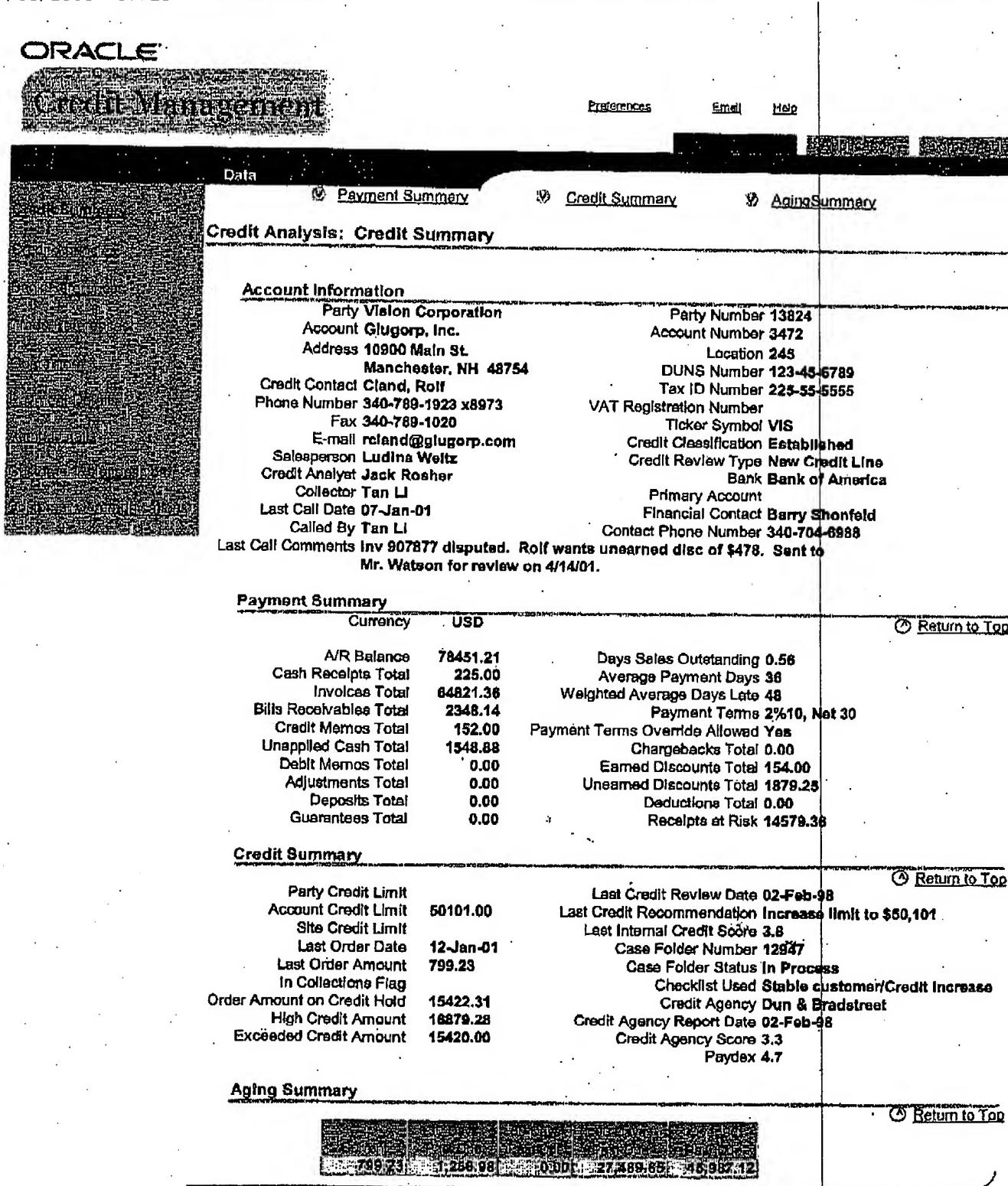
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Credit_mngt_processing_master.doc (v.)

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Credit Analysis 8

PAGE 103/162 * RCVD AT 3/6/2008 6:38:35 PM [Eastern Standard Time] * SVR:USPTO-EFXRF-6/22 * DNI:2738300 * CSID:6508517232 * DURATION (mm:ss):72-54

Figure 21. Sample Credit Summary Page

Credit Summary Page Details

The Credit Summary page consists of several regions, comprised of the most important data points from several areas. Following are the field descriptions for each of the regions.

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Field Name	Data type	Requireit Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Party	varchar2	N/A	N	N	N	380	Y				hz_parties.party_name
Account	varchar2	N/A	N	N	N	240	Y				hz_cust_accounts.account_name
Party Number	varchar2	N/A	N	N	N	30	Y				hz_parties.party_number
Address1	varchar2	N/A	N	N	N	30	Y				hz_locations.address1,address_a1
CreditClassification	varchar2	N/A	Y	Y	N	16	Y		TBD		
Address2	varchar2	N/A	Y	Y	N	480	Y				Not Displayed for Party
CreditReviewType	varchar2	N/A	Y	Y	N	3	Y				ar_cmgt_credit_requests.term_length
Location	varchar2	N/A	N	N	N	50	Y				Not Displayed for Party
DUNSNumber	number	N/A	N	N	N	8	Y				hz_organization_profiles.duns_number
Credit Contact	varchar2	N/A	N	N	N	380	Y				hz_parties.party_name
Stock Symbol	varchar2	N/A	N	N	N	60	Y				hz_security_issued.stock_ticker_symbol
Phone Number	varchar2	N/A	N	N	N	40	Y				hz_contact_points.phone_number
Credit Analyst	varchar2	N/A	N	N	N	30	Y				ar_credit_analysts.name
Call	varchar2	N/A	N	N	N	40	Y				hz_contact_points.phone_number
Collector	varchar2	N/A	N	N	N	30	Y				ar_collectors.name
Email	varchar2	N/A	N	N	N	2000	Y				hz_contact_points.email_address
Salesperson	varchar2	N/A	N	N	N	240	Y				ra_salesreps.name
Last Call Date	date	N/A	N	N	N	16	Y				ar_customer_calls_all.call_date
Bank	varchar2	N/A	N	N	N	30	Y				ap_bank_branches.bank_name
Text Note	varchar2	N/A	N	Y	N	240	Y				ar_notes.text
Primary Account	varchar2	N/A	N	Y	N	15	Y				ap_bank_accounts.bank_account_name
Financial Contact	varchar2	N/A	N	Y	N	60	Y				ap_bank_branches.contact_first_name, contact_middle_name, contact_last_name
Office Telephone Number	varchar2	N/A	N	Y	N	15	Y				ap_bank_branches.phone
Called By	varchar2	N/A	N	Y	N	4	Y				ar_collectors.name
VAT Number/STN	varchar2	N/A	N	Y	N	15	Y		TBD		
VAT Registered Number	varchar2	N/A	N	Y	N	4	Y				hz_organization_profiles.sic_code

Figure 22. Credit Summary Page - Account Information Region

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Field Name	datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
CURRENT_CURRENCY	varchar2	N/A	N	N	N	15	Y				ar_transaction_summary.current_currency
OPEN_BALANCE	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_balance
CASH_RECEIPTS_TOTAL	number	N/A	N	N	N	20	Y				ar_transaction_summary.cash_receipts_value
Avg_Days_Open	number	N/A	N	N	N	20	Y			this is a calculated column	ar_transaction_summary.avg_days
OPEN_INVOICES_TOTAL	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_invoices_value
AVG_PAYMENT_DAYS	number	N/A	N	N	N	10	Y				ar_transaction_summary.avg_payment_days
BILLS_RECEIVABLES_TOTAL	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_bills_receivable_value
Days_Late_App_Amount	number	N/A	N	N	N	10	Y			this is derived by dividing the two specified column values	ar_transaction_summary.sum_days_late_app_amount / ar_transaction_summary.sum_app_amount
OPEN_CREDIT_MEMOS	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_credit_memos_value
RA_TERMS_VL_NAME	varchar2	N/A	N	N	N	15	Y				ra_terms_vl.name
Possible Values: Yes/No	varchar2	N/A	N	N		3	Y				
UNSOLED_CASH_TOT	number	N/A	N	N	N	20	Y				ar_transaction_summary.unsolved_cash_tot
CHARGEBACKS_VALUE	number	N/A	N	N	N	20	Y				ar_transaction_summary.chargebacks_value
OPEN_DEBIT_MEMOS	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_debit_memos_value
ADJUSTMENTS_VALUE	number	N/A	N	N	N	20	Y				ar_transaction_summary.adjustments_value
UNPAID_INAC_VALUE	number	N/A	N	N	N	20	Y				ar_transaction_summary.unpaid_inac_value
OPEN_DEPOSITS	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_deposits_value
DEDUCTIONS_VALUE	number	N/A	N	N	N	20	Y				ar_transaction_summary.deductions_value
OPEN_GUARANTEES	number	N/A	N	N	N	15	Y				ar_transaction_summary.open_guarantees_value
RECEIPTS_AT_RISK	number	N/A	N	N	N	30	Y				ar_transaction_summary.receipts_at_risk_value

Figure 23. Credit Summary Page - Credit Summary Region

Field Name	datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
	number	N/A	N	N	N	20	Y				OM ?
	number	N/A	N	N	N	20	Y				OM ?
	number	N/A	N	N	N	20	Y				OM ?
	date	N/A	N	N	N	15	Y				OM ?
	number	N/A	N	N	N	20	Y				OM ?
	number	N/A	N	N	N	20	Y		TBD		
AR Transaction Summary	number	N/A	N	N	N	20	Y				OM ?
AR Transaction Summary	number	N/A	N	N	N	20	Y			High watermark of the AR balance	ar_transaction_summary.open_balance_highwatermark
Ar Credit Requests	number	N/A	N	N	N	20	Y				
Ar Credit Requests	date	N/A	N	N	N	15	Y				ar_cmgt_credit_requests.application_date
Ar Credit Requests	varchar2	N/A	N	N		240	Y				
Ar Credit Requests	number	N/A	N	N	N	20	Y				
Ar Credit Requests	number	N/A	N	N	N	20	Y				
Ar Credit Requests	number	N/A	N	N	N	20	Y				
Ar Credit Requests	number	N/A	N	N	N	30	Y				ar_cmgt_chk_list.name
Ar Credit Requests	number	N/A	N	N	N	20	Y			DNB always	
Ar Credit Requests	number	N/A	N	N	N	15	Y				hz_organization_profiles.credit_ecore_date
Ar Credit Requests	number	N/A	N	N	N	30	Y				hz_organization_profiles.credit_score
Ar Credit Requests	number	N/A	N	N	N	3	Y				hz_organization_profiles.paid_ex_score

Figure 24. Credit Summary Page - Payment Summary Region

Credit Agencies

This page displays all the information that is retrieved from Dun and Bradstreet. The TCA team will provide the UI for this. The integration will be at a UI level. The link for Credit Agencies will take them to the TCA owned self service pages. These pages will display the data that has been gathered from DNB. The data from other credit agencies will be manually entered for now and can be viewed in the alternate 'User entered' tabs.

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The screenshot shows a web-based application interface for Oracle's credit management system. At the top, there is a URL bar with a long, complex string of characters. Below the URL is the Oracle logo and a navigation bar with links for 'Home', 'Search', 'Report a Fraud', 'Logout', 'Print', and 'Help'. A sub-navigation menu below the main bar includes 'Summary', 'Suspicious Activity', and 'Control Center'. The main content area is titled 'Summary' and displays detailed information about 'Oracle Corporation'. The data is presented in a table format:

Name	Oracle Corporation
Alternate Name 1	
Alternate Name 2	
Alternate Name 3	
Alternate Name 4	
Alternate Name 5	
DUNS Number	14 - 470 - 9183
Equity DUNS	14 - 470 - 9183
Address	500 Oracle Parkway (MAIL STOP 039903)
Postal Town	Redwood City
State/Province	CA
Postal Code	94085
Country	United States
Primary Phone Number	
Last Update Date	1/9/01
Party Number	15095

Figure 25. Sample Credit Agencies Page

Bank References

This page displays the bank references that have been submitted in the credit application or were gathered later. It will display the information relating to the referring party and also the feedback that was received.

The screenshot shows the Oracle Credit Management interface. At the top, there's a navigation bar with icons for Preferences, Email, and Help. Below that is a toolbar with buttons for Home, Back, Forward, and Search. The main content area has a title "Credit Analysis: Bank References". It displays two sets of party information:

Party Vision Corporation	Party Number 13824
Account Glugorp, Inc.	Account Number 3472

Below this is a section titled "Attachments" with a table:

First USA Bank, NA	File	Jerry Bale	704-566-9900	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>
First USA Statement	File	03-Mar-2001	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	

At the bottom, there are links for "Return to List", "Credit Agencies", "Prev", and "Next".

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 26. Sample Bank References

ORACLE**Credit Management**

Data

[Analysis](#) > [Data](#) > [Bank References](#) > [Bank Reference Details](#)**Bank Reference Details**

Party Vision Corporation Account Glugorp, Inc.	Party Number 13824 Account Number 3472
Bank Name First USA Bank, NA	Branch
Address	Account Number
State	Account Type
Postal Code	Date Opened
Country	Bank Routing Number
Contact Jerry Bafe	Current Balance
Telephone 704.555.9900	Average Balance
Notes	Last Update Date

[Return to List](#)[Update](#)[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 27. View Bank Reference Details

ORACLE

Credit Management

Preferences Email Help

Data

Analysis > Data > Bank References > Update Bank Reference Details

Update Bank Reference Details

Party Vision Corporation	Party Number 13824
Account Glugorp, Inc.	Account Number 3472
Bank Name First USA Bank, NA	Branch
Address	Account Number
State	Account Type
Postal Code	Date Opened
Country	Bank Routing Number
Contact Jerry Bale	Current Balance
Telephone 704-555-9900	Average Balance
Notes	Last Update Date

Cancel Apply

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)
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Figure 28. Update Bank References

Trade References

This page displays the trade references that have been submitted in the credit application or were gathered later. It will display the information relating to the referring party and also the feedback that was received.

ORACLE

Credit Management

Preferences Email Help

Data

Credit Analysis: Trade References

Party	Vision Corporation	Party Number	13824
Account	Glugorp, Inc.	Account Number	3472

Add Trade Reference

Ace Hardware, Inc.	60	Bart Cooper	788-666-9921	/	/
--------------------	----	-------------	--------------	---	---

Attachments

Ace Reference Letter	File	03-Oct-2000	60
----------------------	------	-------------	----

Add Attachment

Save

Return to List

Prev

Next

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Figure 29. Sample Trade References

ORACLE

Credit Management



Preferences



Email



Help

Data

Analysis > Data > Trade References > Trade Reference Details

Trade Reference Details

Party Vision Corporation	Party Number 13824
Account Glugorp, Inc.	Account Number 3472
Country	Report Date
Reference Name First USA Bank, NA	Number of Years in Trade
Address	Credit Limit
City	Credit Balance
State	Internal Trade Rating
Postal Code	Last Transaction Date
Tax Number	Payment Terms
Contact	Amount Owed
Phone	Past Due Amount
Fax	Email
Notes	URL

[Return to List](#)[Update](#)[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 30. View Trade References

ORACLE

CREDIT MANAGEMENT

Preferences Email Help

Date

Analysis > Data > Trade References > Update Trade Reference Details

Update Trade Reference Details

Party Vision Corporation	Party Number 13824
Account Glugorp, Inc.	Account Number 3472
Country	Report Date
Reference Name First USA Bank, NA	Number of Years in Trade
Address	Credit Limit
City	Credit Balance
State	Internal Trade Rating
Postal Code	Last Transaction Date
Tax Number	Payment Terms
Contact Bart Cooper	Amount Owed
Phone 786-555-9087	Past Due Amount
Fax	Email
Notes	URL

Cancel Apply

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 31. Update Trade References

Guarantors

ORACLE

Credit Management

Credit Analysis: Guarantors

Party Vision Corporation Account Glugorp, Inc.	Party Number 13824 Account Number 3472
Add Guarantor	
Attachments	
Add Attachment	

[Return to List](#) [Prev](#) [Next](#)

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Figure 32. Sample Guarantors

Payment Details

ORACLE



Credit Analysis: Payment Details

Data**Credit Analysis: Payment Details**

Party Vision Corporation
Party Number 13824

Account Glugorp, Inc.

Account Number 3472

Payment InformationCurrency **USD**

Days Sales Outstanding
Delinquent Days Sales Outstanding
Average Payment Days
Weighted Average Days Late
High Credit Amount
High Credit Date
Days Credit Granted
Unapplied Cash Amount
Unapplied Cash Count

Last Payment Amount
Last Payment Date
Last Payment Number
Previous Payment Amount
Previous Payment Date
Previous Payment Number
NSF/Stop Payment Count
NSF/Stop Payment Total

Order Information

Pending Orders Amount
Pending Orders Count
Credit Memos Amount
Credit Memos Count
Largest Invoice Amount
Largest Invoice Date
Percentage of Invoices Paid Promptly
Percentage of Invoices Paid Late
Percentage of Invoices with Discounts Taken

Invoices Paid Amount
Invoices Paid Count
Disputed Invoice Value
Disputed Invoice Count
Earned Discount Value
Earned Discount Count
Unearned Discount Value
Unearned Discount Count
Total Amount Written Off

[Return to List](#)[Prev](#)[Next](#)
[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 33. Sample Payment Details**Payment Details Page Details**

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Field Name	Data type	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Current AR	varchar2	N/A	N	N	N	15	Y				ar_transaction_summary.current
Average Payment Days	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_balance
Total Average Days	number	N/A	N	N	N	20	Y				ar_transaction_summary.cash_recalpts_total
Last Payment Amount	number	N/A	N	N	N	10	Y				ar_transaction_summary.last_payment_amount
Last Payment Date	date	N/A	N	N	N	15	Y				ar_transaction_summary.last_payment_date
Last Payment Number	varchar2	N/A	N	N	N	30	Y				ar_transaction_summary.last_payment_number
Previous Payment Amount	number	N/A	N	N	N	20	Y				ar_transaction_summary.prev_payment_amount
Previous Payment Date	date	N/A	N	N	N	15	Y				ar_transaction_summary.prev_payment_date
Previous Payment Number	varchar2	N/A	N	N	N	30	Y				ar_transaction_summary.prev_payment_number
Percentage of invoices paid promptly	number	N/A	N	N	N	5	Y			calculated column	(ar_transaction_summary.primarily_paid_invoices_count / ar_transaction_summary.total_invoices_count)*100
Percentage of invoices paid late	number	N/A	N	N	N	5	Y			calculated column	(ar_transaction_summary.late_paid_invoices_count / ar_transaction_summary.total_invoices_count)*100
Percentage of invoices with discounts taken	number	N/A	N	N	N	5	Y			calculated column	(ar_transaction_summary.discounted_invoices_count / ar_transaction_summary.total_invoices_count)*100
High AR Balance	number	N/A	N	N	N	20	Y				High watermark of the AR balance
High Open Balance	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_balance_highwatermark
Days Sales Outstanding	number	N/A	N	N	N	20	Y			calculated column	ar_transaction_summary.avg_dso
Open Due Days	number	N/A	N	N	N	5	Y				
NSF Stop Payment Count	number	N/A	N	N	N	5	Y				
NSF Stop Payment Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.nsf_stop_payment_count
Date Credited	number	N/A	N	N	N	5	Y				ar_transaction_summary.nsf_stop_payment_sum
Largest Invoice Amount	number	N/A	N	N	N	20	Y				ar_transaction_summary.large_st_invoice_amount
Largest Invoice Date	date	N/A	N	N	N	15	Y				ar_transaction_summary.large_st_invoice_date
Amount Written Off	date	N/A	N	N	N	20	Y				ar_transaction_summary.amount_written_off
Pending Order Value	number	N/A	N	N	N	20	Y				From OM
Ready Order Value	number	N/A	N	N	N	5	Y				From OM
Credit Memos Value	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_credit_memos_value
Credit Memos Count	number	N/A	N	N	N	5	Y				ar_transaction_summary.open_credit_memos_count
Unapplied Cash Value	number	N/A	N	N	N	20	Y				ar_transaction_summary.unresolved_cash_value
Unapplied Cash Count	number	N/A	N	N	N	5	Y				ar_transaction_summary.unresolved_cash_items_count
Disputed Invoice Value	number	N/A	N	N	N	20	Y				ar_transaction_summary.disputed_invoice_value
Disputed Invoice Count	number	N/A	N	N	N	master_id	Y				ar_transaction_summary.disputed_invoice_count

Figure 34

Aging Details

ORACLE
Credit Management

Preferences Email Help

Data

Credit Analysis: Aging Details

Party Vision Corporation	Party Number 13824
Account Glugorp, Inc.	Account Number 3472

Currency **USD**
Total Exposure **12,457.87**

799.23	756.95	0.00	47.25	12,457.87
--------	--------	------	-------	-----------

Current Invoice Value **799.23** Current Invoice Count **6**
 Past Due Invoice Value **75,733.75** Past Due Invoice Count **4**
 Disputed Invoice Value **1,087.00** Disputed Invoice Count **1**
 Last Interest Invoice Amount Interest Invoices Count
 Total Interest Paid Last Interest Invoice Date
 Pending Adjustments Amount **47.25** Receipts at Risk Amount
 Last Dunning Letter Date **10-Sep-00** Dunning Letter Count **2**
 Collector **LGUIPO** Last Collections Call Date **14-Sep-00**
 Last Collections Call Topic **Check in the mail for current invoices (799.23).**
Check number 1325.

Prev Next

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 35. Sample Aging Details

Aging Details Page Details

Field Name	Datatype	Reqd Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Relationship
AR_TRANSACTION_SUMMARY.CURRENT_CURRENCY	varchar2	N/A	N	N	N	15	Y				ar_transaction_summary.current_currency
AR_TRANSACTION_SUMMARY.DISPACTED_INVOICE_VALUE	number	N/A	N	N	N	20	Y			from OM	
AR_TRANSACTION_SUMMARY.DISPACTED_INVOICE_COUNT	number	N/A	N	N	N	20	Y			?	
AR_TRANSACTION_SUMMARY.DUE_DATE	number	N/A	N	N	N	5	Y			?	
AR_TRANSACTION_SUMMARY.DUE_DATE	number	N/A	N	N	N	20	Y			TBD	
AR_TRANSACTION_SUMMARY.DUE_DATE	number	N/A	N	N	N	5	Y			TBD	
AR_TRANSACTION_SUMMARY.DISPACTED_INVOICE_VALUE	number	N/A	N	N	N	20	Y				ar_transaction_summary.dispacted_invoice_value
AR_TRANSACTION_SUMMARY.DISPACTED_INVOICE_COUNT	number	N/A	N	N	N	5	Y				ar_transaction_summary.dispacted_invoice_count
AR_TRANSACTION_SUMMARY.DUE_DATE	number	N/A	N	N	N	20	Y				
AR_TRANSACTION_SUMMARY.DUE_DATE	date	N/A	N	N		15	Y				
AR_TRANSACTION_SUMMARY.TOTAL_INTEREST_PAID	number	N/A	N	N	N	20	Y				ar_transaction_summary.total_interest_paid
AR_TRANSACTION_SUMMARY.PENDING_ADJUSTMENTS_VALUE	number	N/A	N	N	N	20	Y				ar_transaction_summary.pending_adjustments_value
AR_TRANSACTION_SUMMARY.RECEIPTS_AT_RISK_VALUE	number	N/A	N	N	N	20	Y				ar_transaction_summary.receipts_at_risk_value
AR_TRANSACTION_SUMMARY.DUNNING LETTER COUNT	number	N/A	N	N	N	5	Y				ar_transaction_summary.dunning_letter_count
AR_TRANSACTION_SUMMARY.LAST_DUNNING LETTER DATE	date	N/A	N	N	N	15	Y				ar_transaction_summary.last_dunning_letter_date
AR_TRANSACTION_SUMMARY.LAST_COLLECTION CALL TOPIC	number	N/A	N	N	N		Y				ar_transaction_summary.last_collection_call_topic
AR_TRANSACTION_SUMMARY.LAST_COLLECTION CALL DATE	date	N/A	N	N	N	15	Y				ar_transaction_summary.last_collection_call_date
AR_COLLECTORS.NAME	varchar2	N/A	N	N	N	30	Y				ar_collectors.name

Figure 36

Account Relationships

Account Communications

This page shows all communications with accounts and prospects. A credit analyst can browse through all calls made to the account by either the collector or a credit analyst. Using the Add button, the credit analyst can enter a call, similarly to the "Customer Call" form in the Collections Workbench.

The screenshot shows a software window titled "Customer Communications" for account "GHI, 7790, All Locations". On the left, there is a vertical menu with options: Credit Summary, Credit Analysis, Banks and Trade References, Payment Details, Aging Details, Customer Communication, Case Folder, and Credit Score. The main area contains several input fields: "Call ID" (redacted), "Collector/Cr analyst" (redacted), "Cont Name" (redacted), "Cont Ph#" (redacted), "Response" (redacted), and "Comments" (redacted). Below these fields, it says "2 of 3". At the bottom are four buttons: "Previous", "Next", "Add", and "Customize".

Figure 37. Sample Account Communications

Credit Scoring

The credit scoring page can be accessed from the menu under the Analysis tab. It displays the results of the score calculation based on values of user-defined key indicators such as Days Sales Outstanding, Average Days to Pay, etc. The Credit Score indicators and weights assigned to each are defined during the setup process. (Refer to the *Credit Management Setup High Level Design* for details.)

The credit score is always tied to a Case folder and is a point-in-time score. However, a credit score may not be required to complete an analysis or generate a recommendation. Whether a credit score is required is defined during the checklist setup. If the credit model is defined in the checklist, the model may not be changed. If the checklist does not require a credit score and no scoring model has been defined, the user may still generate a credit score by selecting a scoring model from this page. The user can recalculate the score while the Case folder is still open and choose whether to update the score or save the previous score for comparison purposes. Once a recommendation is made and the Case folder's status is 'CLOSED', a score may not be recalculated.

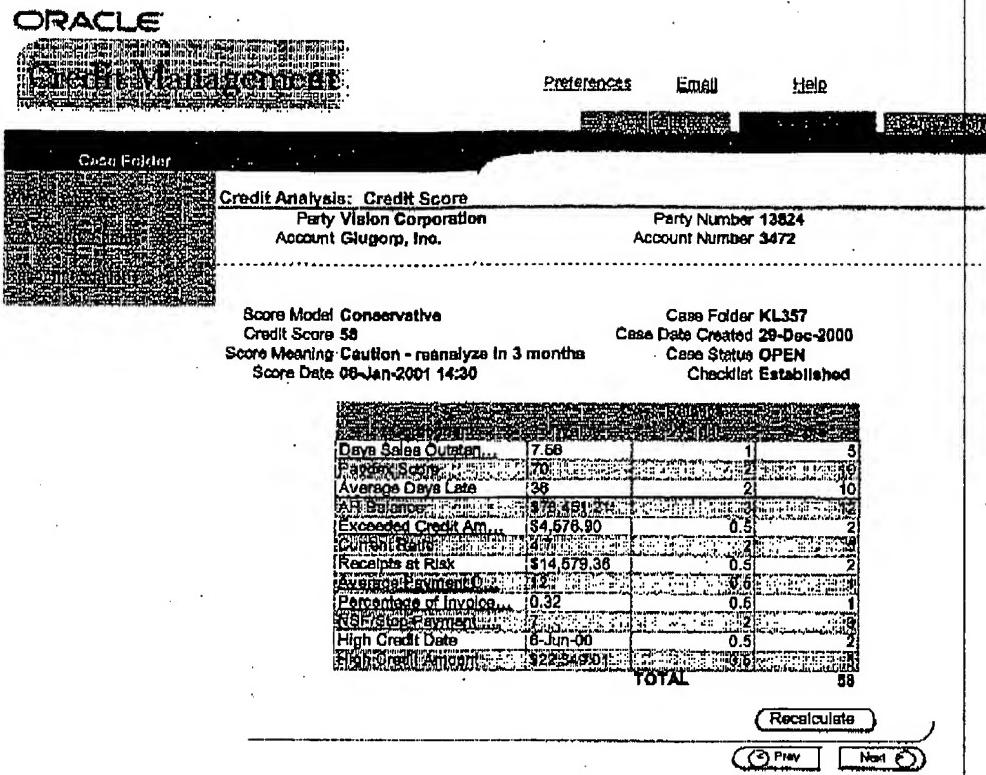


Figure 38. Sample Credit Score

Credit Score View Page Details

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Field Name	Data type	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LCV Name	Comments	Table/Column
	varchar2					360					hz_parties.party_name
	varchar2	N/A	N	N	N	240	Y				hz_cust_accounts.account_name
	varchar2	N/A	N	N	N	30	Y				hz_parties.party_number
	varchar2	N/A	N	N	N	30	Y				hz_cust_accounts.account_number
	varchar2	N/A	N	N	N	30	Y				ar_cmgt_score_model.name
	varchar2	N/A	N	N	N	30	Y				
	number	N/A	N	N	N	10	Y				
	date	N/A	N	N	N	15	Y				
	varchar2	N/A	N	N	N	30	Y				
	varchar2	N/A	N	N	N	10	Y				
	date	N/A	N	N	N	25	Y				
	varchar2	N/A	N	N	N	15	Y				
	varchar2	N/A	N	N	N	30	Y				
	number	N/A	N	N	N	20	Y				
	number	N/A	N	N	N	5	Y				
	number	N/A	N	N	N	5	Y				

Figure 39

Credit Comparison

Periodic Review Concurrent Program

Periodic reviews enable you to establish historical comparisons of a party's credit worthiness. This PL/SQL program allows you to schedule time-oriented reviews to comply with your organizational credit policies. For example, you may require that quarterly, bi-annual or annual credit reviews are conducted for all parties or accounts. This program performs the following functions:

- Select all parties who have a periodic review type identified on the profile class.
- Select the latest CLIP folder (credit review) for the account where the review type matches the periodic review type. Any reviews that may have been conducted for an account where the review type is different, e.g., credit hold, will not be selected since the type of analyses and recommendations may be significantly different than that of a periodic review.
- Calculate the next review date equal to the last review date plus the review period or provide an as-of date to override the calculated next review date. For example, if the last periodic review date was 02-FEB-00 and the review period is Quarterly, then the next review date is 02-MAY-00. If the As-of Date is 06-JUN-00, then all accounts who have a last review date less than 06-JUN-00 regardless of the review period would be selected for review. The next review date is calculated at run time to ensure that those customer profiles where the review period may have been modified are correctly evaluated for inclusion.
- Select the accounts who have a calculated next review date which is less than or equal to the concurrent run date (SYSDATE) or who have a last review date less than the as-of date.
- Create a Credit Request record for the account, which automatically starts the workflow and the credit review process described throughout this document.

Parameters

Parameter	Required	Displayed	Default Value	LOV
Review Period	N	Y	All	Monthly Quarterly Bi-Annual Annual
As-of Date	N	Y		
Party Name - low range	N	Y		
Party Name - high range	N	Y		
Account Name - low range	N	Y		
Account Name - high range	N	Y		
Account Number - low range	N	Y		
Account Number - high range	N	Y		
Processing Option	Y	Y	Generate Report Only	Generate Report Only Process Reviews Both Report and Reviews

Periodic Review Eligibility Report

This report allows provides you with a listing of the parties and accounts who are eligible for periodic credit reviews based upon selected parameters.

Credit Review Request API

Credit Summary Page

This page is view only and displays accumulated information and totals about the account's overall credit statistics. If the user has selected 'All Locations' from the search screen, the fields on this screen are 'orgless', i.e. the summed fields select all transactions across all organizations. If the user selects a specific site or address, the summed fields apply only to those transactions within the specific org of the user's responsibility.

Credit Summary Page Field Descriptions

Field Name	Datatype	Description/Formula	From Table	Field Name	Module
Account Name				hz_customer_accounts.ecc	
Address				hz_party_sites?	
Credit Contact					
Phone Number					
Fax					
E-mail					
Last Call Date					
Last Call Comments					
Called By					
Organization Name					
Organization Number					
Account Number				hz_customer_accounts.eco	
DUNS Number					
Ticker Symbol					
Credit Analyst				ar_cr_credit_analysts	
Collector				ar_collectors	
Salesperson					
Bank					
Primary Account					
Financial Contact					
Contact Phone Number					
VAT Number Status					
VAT Registration Number					
Currency					
A/R Balance					
Cash Receipts Total		sum of cash receipts where type != 'MISC'			
Invoice Total		sum of amount due original where class = 'invoice' and due date < as-of date			
Bills Receivables Total					
Credit Memos Total		sum of amount due original where class = 'credit memo'			
Unapplied Cash Total		sum of receipts where type != 'MISC' and status = 'UNAPP'		how do we calculate remaining amount unapplied?	
Debit Memos Total		sum of amount due original where class = 'debit memo'			
Adjustments Total		sum of adjustments			
Deposits Total		sum of deposits			
Guarantees Total		sum of guarantees			
Days Sales Outstanding					

Average Payment Days					
Weighted Average Payment Days					
Payment Terms					
Chargebacks Total					
Earned Discounts Total					
Unearned Discounts Total					
Deductions Total					
Receipts at Risk					
Party Credit Limit					
Account Credit Limit					
Site Credit Limit					
Last Order Date					
Last Order Amount					
In Collections					
Order Amount on Credit Hold					
High Credit Amount					
Exceeded Credit Amount					
Last Credit Review Date					
Last Credit Recommendation					
Last Internal Credit Score					
Last CLIP Folder					
CLIP Folder Status					
Checklist Used					
Credit Agency					
Credit Agency Report Date					
Credit Agency Score					
Paydex Score					
Aging-Current					
Aging-30 Days					
Aging-60 Days					
Aging-90 Days					
Aging-Over 90					

Payment Details Page

This page is view only and displays accumulated information and totals about the account's payment history.

Payment Details Page Field Descriptions

Field Name	Data Type	Description/Formulas	Time Period	Excluded Firms	Model

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Average Payment Days	Number	Sum[Apply_date - Invoice_date]/Total number of invoices	invoice date >= sysdate - 6 months	Customer Credit Snapshot Report, CPG	Y
Weighted Average Days Late	Number	Sum[(Apply_date - Due_date) * Amount Applied]/Sum[Amount Applied]	due date >= sysdate - 6 months	Customer Accounts window, CPG, Avg Days Late - Customer Credit Snapshot	Y
Last Payment Amount	Number	Amount associated with Last Payment Number	receipt date >= sysdate - 6 months	Y	
Last Payment Date	Date	Receipt Date associated with Last Payment Number	receipt date >= sysdate - 6 months	Y	
Last Payment Number	Varchar	Receipt Number with the most recent receipt date for the customer	receipt date >= sysdate - 6 months	Y	
Previous Payment Amount	Number	Amount associated with Previous Payment Number	receipt date >= sysdate - 6 months	Y	
Previous Payment Date	Date	Date associated with Previous Payment Number	receipt date >= sysdate - 6 months	Y	
Previous Payment Number	Varchar	Receipt Number with the most recent receipt date for the customer prior to the Last Payment Number	receipt date >= sysdate - 6 months	Y	
Percentage of Invoices Paid Promptly	Number	Percentage of closed invoices where apply date is less than due date	due date >= sysdate - 6 months	Y	Y
Percentage of Invoices Paid Late	Number	Percentage of invoices (open or closed) where apply date is greater than due date. For numerator (amount paid late), use 'Late' functional amount of Key Indicator Tab of Account Overview window	due date >= sysdate - 6 months	Y	
Percentage of Invoices with Discounts Taken	Number	Percentage of invoices (open or closed) where earned discount taken or unearned discount taken is not null.	due date >= sysdate - 6 months	Y	
High Credit Amount	Number	Highest customer balance due	sysdate - 6 months	N - same as customer balance in Aging. Will have to keep a running history.	
High Credit Date	Date	Date when highest customer balance due occurred	sysdate - 6 months	N - Will have to keep a running history.	
Days Sales Outstanding	Number	(total outstanding receivables/total sales for prior DSO days) * DSO days	based on DSO days value in System Options	DSO field in Customer Accounts window	
Days Delinquent Sales Outstanding	Number	Avg (Monthly Past Due Invoice Balance *30) - measures effectiveness of collection efforts for open past-due invoices	based on DSO days value in System Options	DSO field in Customer Accounts window	
NSF/Stop Payment Count	Number	Number of NSF/Stop Payments for customer	reversal date >= sysdate - 6 months	NSF/Stop Count field in Key Indicator Tab of Account Overview window	N
NSF/Stop Payment Total	Number	Sum of reverse payments with reason code of NSF/Stop Payments associated	reversal date >= sysdate - 6 months	NSF/Stop Count field in Key Indicator Tab of Account Overview window	
Days Credit Granted	Number	Avg (Due Date - Invoice Date)	invoice date >= sysdate - 6 months		
Largest Invoice Amount	Number	Largest amount billed	Invoice date >= sysdate - 6 months		
Largest Invoice Date	Date	Invoice Date from largest invoice amount	Invoice date >= sysdate - 6 months		
Amount Written Off	Number	Sum(amount_adjusted) where ?			
Pending Orders Value	Number	sum(value of orders) where order_status is not 'Invoiced'	As of sysdate		

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Pending Orders Count	Number	Count(orders) where order_status is not 'Involved'	As of sysdate		
Credit Memos Value	Number	Sum(amount_due_original) where transaction_type is 'Credit Memo'	As of sysdate		
Credit Memos Count	Number	Count(transactions) where transaction_type is 'Credit Memo'	As of sysdate	Account Overview window	
Unapplied Cash Value	Number	Sum of receipt amounts (unapplied and on-account) that still have unapplied balances.	As of sysdate		
Unapplied Cash Count	Number	Count of receipts (unapplied and on-account) that still have unapplied balances	As of sysdate		
Disputed Invoice Value	Number	Sum(amount_in_dispute) of the most recent payment_schedule_id for each disputed invoice	As of sysdate	Aging window	
Disputed Invoice Count	Number	Count of most recent payment_schedule_ids for each disputed invoice	As of sysdate		
Invoices Paid Value	Number	Sum(amount_due_original) where invoice is closed and amount_due_remaining = 0	invoice date >= sysdate - 6 months		
Invoices Paid Count	Number	Count(customer_trx_id) where invoice is closed and amount_due_remaining = 0	invoice date >= sysdate - 6 months		
Earned Discount Value	Number	Sum(earned_discount_taken) from open and closed invoices where earned_discount_taken > 0	Invoice date >= sysdate - 6 months		
Earned Discount Count	Number	Count(customer_trx_id) where invoices are open or closed and earned_discount_taken > 0	Invoice date >= sysdate - 6 months		
Unearned Discount Value	Number	Sum(unearned_discount_taken) from open and closed invoices where unearned_discount_taken > 0	Invoice date >= sysdate - 6 months		
Earned Discount Count	Number	Count(customer_trx_id) where invoices are open or closed and unearned_discount_taken > 0	Invoice date >= sysdate - 6 months		

Payment Details Page Business Rules

Insert Constraints: Receipt Currency, Activity, GL Date and Apply Date are mandatory. Either Unapplied Amount or Unapplied Amount Percentage is mandatory. Either Generate Report Only or Create Write-off can be selected. If user selects "Generate Report Only" then it creates a report to list all records selected for write-off based on the criteria entered. When "Create write-off" option is selected, it creates the actual write-off records.

Title Bar

Window Buttons & Access Keys

There are buttons defined in this page.



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Aging Details Page

This page is view only and displays accumulated information and totals about the account's aging.

Aging Details Page Field Descriptions

Field Name	Data Type	Description / Formula	Initial Value Selection	Default Value	Allowable Values
Current		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
30 Days		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
60 Days		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
90 Days		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
Over 90 Days		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
Current Invoice Value		Amount outstanding on all Open Invoices that are still within their due date	As of sysdate	Y - use ARXAGS	
Current Invoice Count		Number of all Open Invoices that are still within their due date	As of sysdate	Y	
Past Due Invoice Value		Amount outstanding all Open Invoices that are past their due date	As of sysdate	Y	
Past Due Invoice Count		Number of all Open Invoices that are past their due date	As of sysdate	Y	
Disputed Invoice Value		Total amount of debit items in dispute	As of sysdate	Y	
Disputed Invoice Count		Total amount of debit items in dispute	As of sysdate	Y	
Interest Invoices Count			As of sysdate	EMEA?	
Last Interest Invoice Date			As of sysdate	EMEA?	
Last Interest Invoice Amount			As of sysdate	EMEA?	
Total Interest Paid			As of sysdate	EMEA?	
Pending Adjustment Amount		Total amount of adjustments with status = 'Pending'	As of sysdate	Y	
Receipts at Risk Amount		Total amount of receipts-at-risks currently outstanding	As of sysdate	Y	
Dunning Letter Count		Count of correspondences for customer site or customer	As of sysdate	Y	
Last Dunning Letter Date		Most recent correspondence date sent to the customer site or customer	As of sysdate	Y	
Last Collections Call Topic		Most recent Call Topic for customer site or customer	As of sysdate	Y	
Last Collections Call Date		Call date of most recent call topic for customer site or customer	As of sysdate	Y	
Collector		Username of collector assigned to this customer's site profile or customer profile	As of sysdate	Y	

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Credit_mgmt_processing_master.doo (v.)

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Credit Review Request API 6

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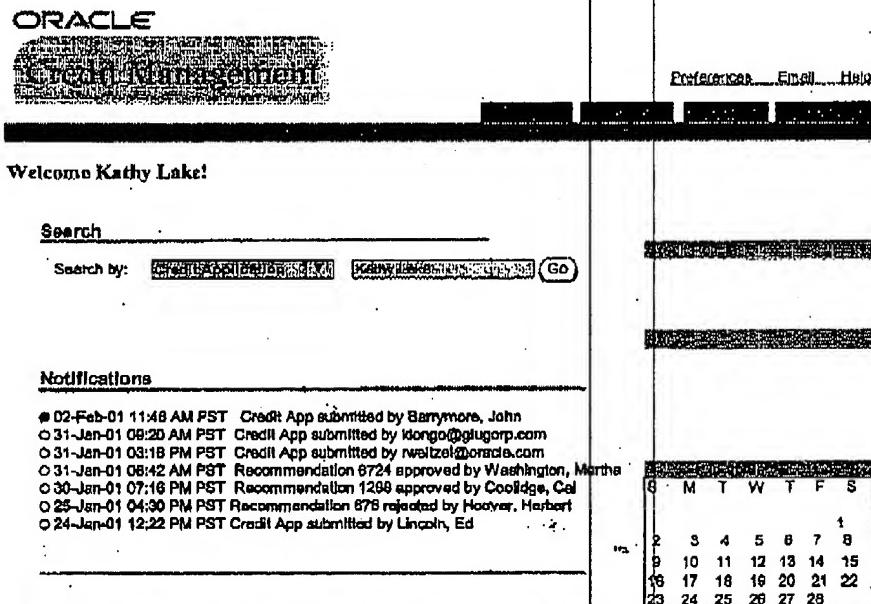
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Appendix A.**Credit Management Portlet**

This page is the entry point into the Credit Management application for credit personnel. The page is configured with a left and right frame. On the left frame, workflow notifications requiring action by the credit analyst are viewed in date order. The credit analyst may use the search function to find a credit application or account. The right side frame displays pertinent information regarding credit management issues, including the organizations' credit policies, credit analyst Frequently Asked Questions (FAQs), and a calendar to complement the workflow notifications. The ticker symbol at the bottom of the page scrolls credit analyst statistics.

**Figure 40. Sample Portlet****Salutation**

The 'Welcome' salutation precedes the credit analyst name. The credit analyst name is derived from the login id.

Search

The Portlet provides the same search function as the Search page (see *Search* in Analysis section). By selecting one of three search contexts and entering a search keyword, the Search Results page is displayed with the search results. The search uses intermedia text indices based upon the search criteria. The fields on which the indices exist are:

Credit Application: application number, account name, credit analyst

Account: account name, account number, credit analyst, party (organization) name

CLIP Folder: folder number, folder name, account name, credit analyst

Notifications

The notifications list shows all 'Open' notifications in descending date and time order assigned to the user logged in. From this page, the user selects any of the notifications to be acted upon. If the user selects a credit application notification, the user goes to the Credit Application Applicants page. If the credit application was created by non-credit personnel and no credit analyst was assigned on the application, the credit application is routed through workflow to a predefined 'Work Assignment Manager'. The Work Assignment Manager selects a credit analyst from the LOV of the workflow reassignment. The notification is reassigned to the selected credit analyst. (See *Credit Management Workflow High Level Design* for details.)

The ticker tape at the bottom of the page relays real-time credit analyst statistics, including:

Number of credit reviews in progress: count of CLIP folders with a status of 'In Process'.

Number of notifications in the credit analyst's queue: count of notifications with a status of 'Open'.

Number of open notifications older than x days: count of notifications with a status of 'Open' and a creation date and time which is less than or equal to the system date and time - x hours, i.e. 24 hours = 1 day, 48 hours = 2 days, etc.

Turnaround Time: the two statistics related to turnaround time are average and maximum. Turnaround time is derived for each credit analyst by calculating the number of hours between the date and time a CLIP folder is created and the date and time a CLIP folder is closed (a recommendation has been made and passed to the next recipient in the approval hierarchy or a recommendation has been implemented). In both cases, those CLIP folders that did not require intervention by the credit analyst should be excluded, determined by a CLIP folder that does not contain a status of 'In Process'.

Total Amount Requested: sum of amount requested from all submitted credit applications for the credit analyst.

Calendar

The calendar displays the current month with the current day bolded. The right and left arrows allow the user to scroll to successive or preceding months.

The right frame of the page is used to display organizational and departmental information, such as credit policies, FAQs and news events.

The Level 1 tabs are explained throughout the remainder of this document.

Appendix C

**High-Level Functional Design Credit Management
Workflow, created and last updated March 7, 2001
("Credit Management Workflow document")**

**HIGH-LEVEL FUNCTIONAL DESIGN
Credit Management
Workflow**

Prepared by Applications Product Development

Oracle Receivables

Author: Kathy Weitzel/ Sunil Rajasekar
Creation Date: Mar 07, 2001
Last Updated: Mar 07, 2001
Control Number: 1
Version: 1.0

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•PL/SQL	
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Introduction

Statement of Feature

The objective of the Oracle Receivables Credit Management feature is to provide personnel with the ability to capture and access credit data and to perform the tasks necessary to continually evaluate and monitor the creditworthiness of customers and prospects. It also provides the tools to perform credit analysis and credit scoring, from which credit decisions are made and implemented.

This application meets Oracle's strategy of providing a single eBusiness suite by removing the need to use a third party application to perform credit management.

This document provides the high level design for the workflow piece of the high level design.

Business Needs and Requirements

When a credit application is submitted or when a request for a credit review comes from another source, it has to be routed to the credit analyst who is assigned to the party/cust acct. If there is no credit analyst who is assigned, the credit manager needs to reassign the review to a credit analyst.

Credit analysts give out recommendations after performing credit analysis for the customer/prospect. These recommendations could be to increase/decrease credit limits, removing an order/customer from hold etc. These recommendations need to be sent through an approval hierarchy. Once the appropriate personnel have approved it, the recommendation is implemented.

The above requirements will be implemented using Oracle Workflow.

A separate Requirements document for the entire Credit Management solution is available at the Credit Management website:

www-apps.us.oracle.com/ar/currentprojects

Solution Set

The following tool set will be used for developing the workflow to be used in credit management

- Workflow 2.5
- AME (Approvals Management)
- PL/SQL

Solution Set

Workflow - Oracle Workflow lets you automate and continuously improve business processes.

Oracle Workflow Builder - Oracle Workflow Builder lets you create, view, or modify a business process with simple drag and drop operations. Using the Workflow Builder, you can create and modify all workflow objects, including activities, item types, and messages.

Workflow Notification Activities - Oracle Workflow lets you include users in your workflows to handle activities. Electronic notifications are routed to a role, which can be an individual user or a group of users. Any user associated with that role can act on the notification. Each notification includes a message containing the information a user needs to make a decision, as well as possible responses. Oracle Workflow interprets each response and moves on to the next workflow activity.

Workflow Monitor - Workflow administrators and users can view the progress of a work item in a workflow process by connecting to the Workflow Monitor using a standard Web browser that supports Java. The Workflow Monitor displays an annotated view of the process diagram for a particular instance giving users a graphical depiction of their process status. The Workflow Monitor also displays a separate status summary for the work item, the process, and each activity in the process.

Requestor - The user that submitted the credit application or the credit analysis request

Approver - The person that has to approve the recommendation generated the credit analyst or automatically generated by the system.

Process - A set of activities that need to be performed to accomplish a business goal.

Notification - An instance of a message delivered to a user.

Message - The information that is sent by a notification activity. A message must be defined before it can be associated with a notification activity. A message contains a subject, a priority, a body, and possibly one or more message attributes.

Message Attribute - A variable that you define for a particular message to either provide information or prompt for a response when the message is in a notification. You can use a predefine item type attribute as a message attribute. Defined as a 'Send' source, a message attribute gets replaced with a runtime value when the message is sent. Defined as a 'Respond' source, a message attribute prompts a user for a response when the message is sent.

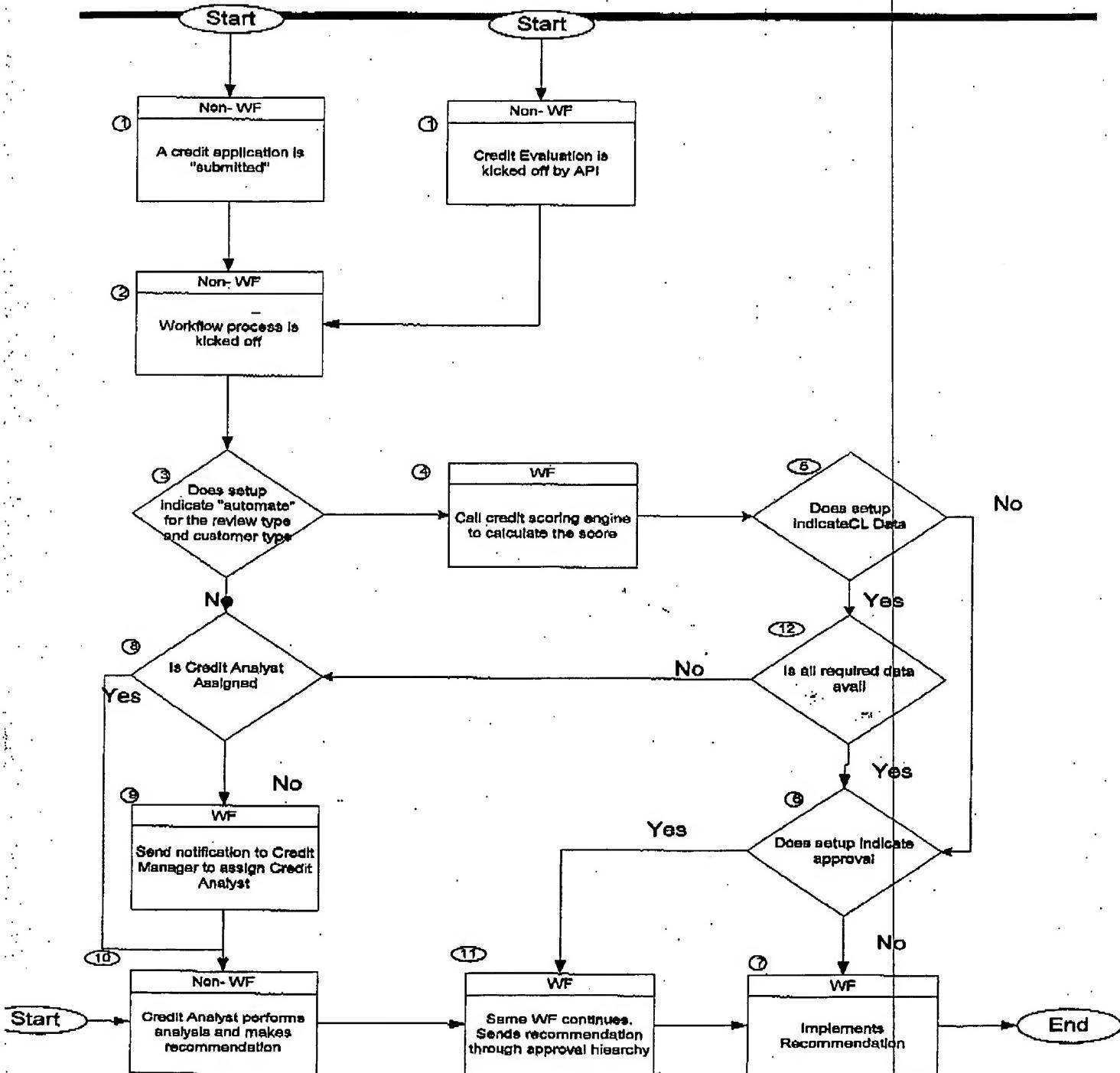
Credit Management – A new self service application which allows customers to either automate or route through a credit analyst, the process of evaluating the credit of a customer and performing action based on it.

AME - Oracle Approvals Management is a self-service Web application that lets you define business rules governing who must approve transactions in other Oracle Applications. Once you define the rules for a given application, it communicates directly with Oracle Approvals Management to manage the approvals for the application's transactions.

Solution Overview

The workflow can be triggered from multiple points and there are several entry points for the workflow. The workflow will determine the entire process flow of the credit management including automating the process of evaluating a customer/prospect and implementing the recommendation.

Process flow Diagram



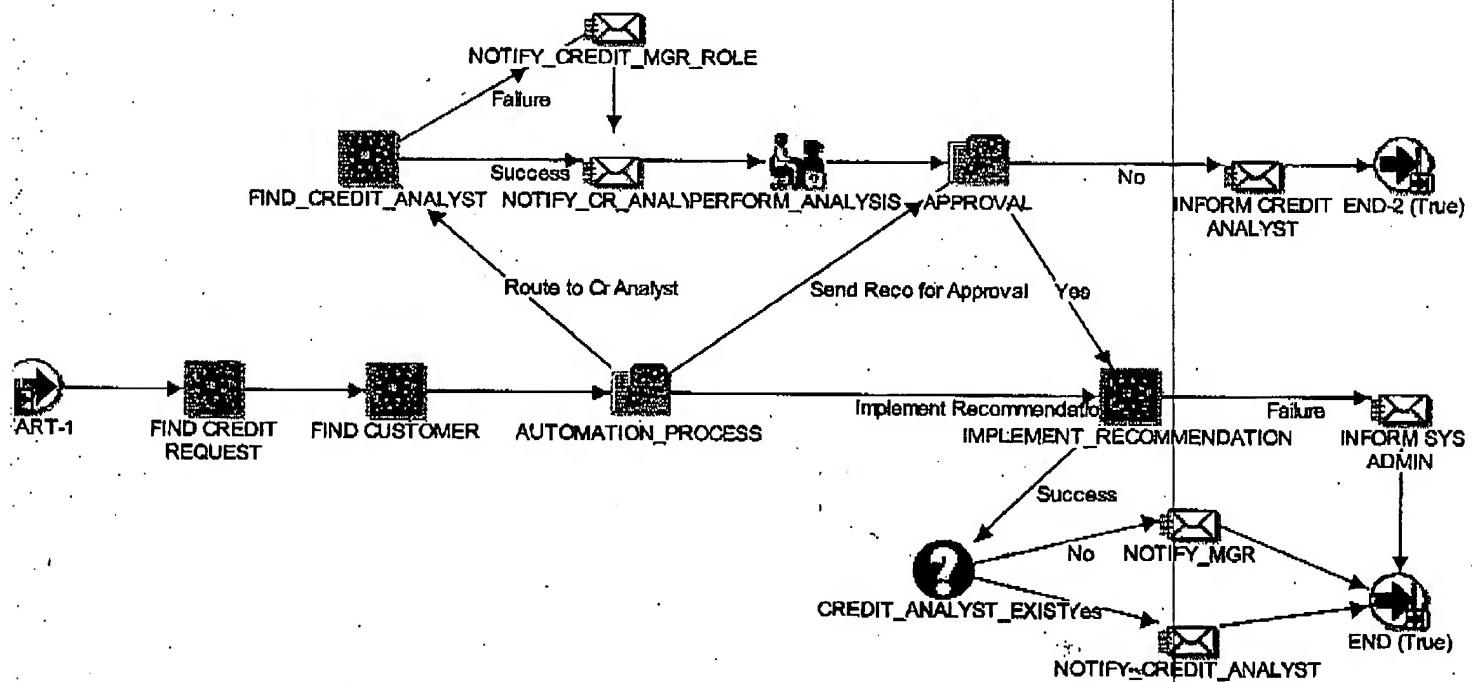
Workflow Process

- 1) A credit review could be requested either by filling out a credit application or by using an API. Other products will use the API when they want to trigger a credit review for a party/cust acct. An example of this would be a request for a credit review for a customer when an order goes on hold in Order Management.
- 2) The workflow gets kicked off when a review review is requested.
- 3) Workflow will look at the setups for the "Type of Credit Review" and "Type of Customer" to determine whether the review has to be automated.
- 4) If the setup indicates automation, a call is made to the scoring engine to calculate the score for the customer/party.
- 5) The setups will indicate whether the data which is flagged as required in the check list has to be collected.
- 6) If the setups indicate that the checklist data is not required, workflow then queries the setup to check if the recommendation needs to go through the approval hierarchy.
- 7) If the setup indicates that the recommendation does not have to go through the approval hierarchy, the recommendation gets implemented programmatically.
- 8) If the setup does not indicate "automate" for the type of review, the credit review has to be routed to a credit analyst to perform a manual review.
- 9) If a credit analyst is not assigned to the customer account or if the review is for a party(cannot assign credit analyst at party level), then a notification is sent to the credit manager who will assign a credit analyst to perform the review
- 10) The credit analyst performs the analysis and makes a recommendation based on the results of his analysis. Note- This could also be the starting point for credit reviews which were not started from the filling out of the credit application or a request through the API. The credit analyst might have got a phone call asking him to perform a review.
- 11) Once the credit analyst makes a recommendation, the recommendation gets routed through an approval hierarchy. Automatic recommendations are routed through the approval hierarchy depending on the setup.
- 12) The review is automated and the setup indicates that the required data from the check list has to be collected. If the required data is not available, the credit review then gets routed to a credit analyst.

Workflow Design

Name of workflow – ARCMGMT (AR Credit Management Application)

Process - AR_PROCESS_FLOW (Credit Management Process Flow)



Functions**1. Find Cr Request source –**

Populates the values for the following attributes.

- Review Type – Comes from a lookup type. Is passed as a parameter through the API and is set to “Credit App” if review was started by credit application
- Hier_Level_Flag – Indicates whether the review is being done for a customer account,
- Source of request (Order on hold, Periodic review, Credit App etc)
- Customer id
- Customer Site
- Prospect ID
- Requested Amount
- Credit application ID
- Order no
- Details from other credit requests table (like order on hold etc)

1. Find Customer – Gets more information about the customer. Populates the following attributes

- Prospect/Customer Type
- Current Credit Limit

1. Find Credit Analyst – Find the credit analyst assigned to the customer/prospect and load the value into the credit_analyst attribute. If there is no credit analyst, send a notification to the credit_manager role.**2. Perform Analysis – This is a “Block” type activity. Once the credit analyst gets notified, he has to manually perform his analysis before he makes a**

recommendation. At the time of making the recommendation, a call has to be made to the wf_engine.CompleteActivity procedure to resume the process.

3. **Implement Recommendation** – There are 2 sources for a recommendation could be generated. The first source is a credit analyst who gives a recommendation after performing his analysis. Another source is the automation engine, which generates recommendations based on the review type.

The recommendations that will be available to be programmatically performed out of the box are the following.

- A. Order removed from hold. An API will be provided by OM to remove an order from hold.
- B. Adjust Credit Limit. A credit limit might be increased or decreased based on the outcome of the review.
- C. Set up Credit Limit. A new credit limit might have to be set up for the customer/prospect.
- D. A notification could be sent to the originator of the credit review about the credit worthiness of the customer/prospect.

Notifications

1. NOTIFY_CREDIT_MGR_ROLE

When workflow is unable to find a credit analyst ,who is assigned to the customer/prospect, to assign a credit review , it will send a notification out to the credit manager role prompting him to reassign this evaluation to one of the credit analysts. The notification will allow the credit manager to reassign the credit manager to reassign the analysis to a credit analyst who he can chose from a list of values. This value will be stored in the Item Attribute **ASSIGNED_CREDIT_ANALYST**.

Performer Type – Item Attribute

Value - **CREDIT_MANAGER_ROLE** (more on this in the workflow setup doc)

Message - Notify Credit Manager of Request for Credit Eval

2. NOTIFY_CR_ANALYST

This is the notification that is sent to the credit analyst that is assigned to a customer/prospect when there has been a request for a credit evaluation.

Performer Type - Item Attribute

Value - **ASSIGNED_CREDIT_ANALYST**

Message - Notify Credit Analyst of Request for Credit Eval

3. INFORM_CREDIT_ANALYST

If the recommendation is not approved, a notification is sent to the

A. Credit analyst who generated the recommendation

B.Credit analyst who is assigned to the customer/prospect if the recommendation was generated by the automation engine

C.Credit Mgr Role if the recommendation was generated by the automation engine and there is no credit analyst assigned to the customer/prospect

Performer Type – Item Attribute

Value - ASSIGNED_CREDIT_ANALYST
Message - Notify of Rejected Approval

4. NOTIFY_RESULT_CR_ANALYST

Once the recommendation has been successfully implemented, a notification is sent to the Credit Analyst who is generated the recommendation.

Performer Type - Item Attribute

Value - ASSIGNED_CREDIT_ANALYST
Message - Recommendation Success

5. NOTIFY_RESULT_CR_MGR

If the analysis was done automatically and the party/customer account does not have a

Performer Type - Item Attribute

Value - CREDIT_MANAGER_ROLE
Message - Recommendation Success

6. INFORM_SYS_ADMIN

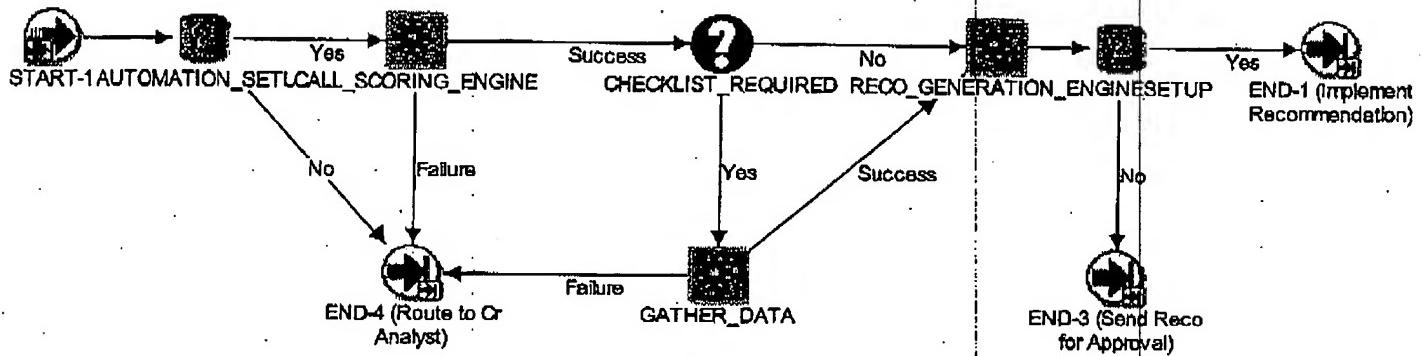
If there is an error while trying to programmatically trying to implement the recommendation, a notification is sent to the Sysadmin

Performer Type - Item Attribute

Value - SYSADMIN
Message - Error for Reco Implementation

Messages

1. Notify Credit Manager of Request for Credit Eval
2. Notify Credit Analyst of Request for Credit Eval
3. Notify of Rejected Approval
4. Inform Recommendation Success
5. Error for Reco Implementation
6. Recommendation Sucess

Process – Automation Engine

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Functions

1. AUTOMATION_SETUP

This function will check the automation setups for the customer_type and review_type. If the setup does not indicate automation, the automation process will end and the review will have to be routed to the credit analyst or the credit manager.

2. CALL_SCORING_ENGINE

A call will be made to the scoring engine to retrieve the credit/score for the customer/prospect

3. CHECKLIST_REQUIRED

This function will query the setup to see if it indicates that the checklist data has to be gathered.

4. GATHER_DATA

If the checklist data has to be gathered, a clip folder is created and the data marked as required is gathered.

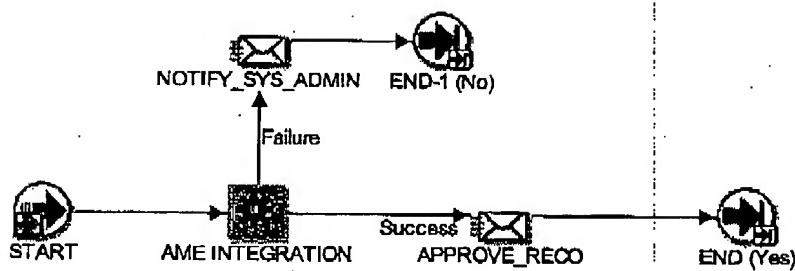
5. RECO_GENERATION_ENGINE

The recommendation generation will generate a recommendation based on the setup for the score and based on the review type. Ex. The setup might indicate that a score of 75 will result in a new credit limit of \$100k for a new credit limit.

6. APPROVAL_SETUP

This function will check the setup to see if the review_type indicates whether the recommendation requires approval.

Process - Approval



Functions

Open Issues

1. How will the workflow continue onto the approval piece after the notification is sent to the credit analyst for them to start the credit analysis.
Resolved. Using a "Block" activity.
2. How will credit limits be set or adjusted? Who is going to provide the API, OM or TCA.
OM should provide this since they own the HZ credit profile tables.
3. Need to negotiate API from OM for removing an order from a hold
We have discussed this with them. They will be providing an API from them. Have to go back to them once we have finalized all our designs.
4. Need to add more on Reco Generation Engine
Will add more on this once the setup design is finalized or in the DLD.
5. AME integration
Their release date is in Nov. We attended their demo. AME will allow customers to define their own approval hierarchy. The workflow will have to make a PL/SQL API call to get the next approver. If the API returns a null, that means that the previous approver was the last approver.

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Appendix D

Web Invention Disclosure Form, dated March 30, 2001

04/12/01 THU 16:07 FAX 650 506 7114 ORACLE LEGAL
OID-2001-069-01 [Fwd: WEB INVENTION DISCLOSURE FORM]

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X-Mailer: Mozilla 4.7 [en] (Win95; I)
X-Accept-Language: en,en-US
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To: celeste.toy@oracle.com
From: New-inventor.us@oracle.com
Subject: WEB INVENTION DISCLOSURE FORM

Descriptive Title or Subject of the Invention:

Credit Management

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[REDACTED] (Rwd: WEB INVENTY "DISCLOSURE FORM"]

Primary Development Group: Applications
 Secondary Development Group:

Managing VP: Other
 Other VP: Steve Miranda

Description of problem:

Credit management is the ability to balance customers' purchasing power with the company's financial solvency. The success with which a company manages its credit directly affects its profitability. Credit management personnel are largely responsible for establishing the enterprise credit policy, as well as designing and implementing specific procedures to carry out the policy.

The credit department in a company is responsible for the following.

(i) Analyzing the credit-worthiness of a new customer.

The credit analyst starts the credit evaluation of a new customer when

- a) He receives a request from a sales person asking him to evaluate a customer/prospect's credit.
- b) He receives either a paper credit application

The credit analyst then gathers the required data. He/ She communicates with the bank/ trade references regarding the customer. He/ She analyses the documents, which have been submitted, like bank statements and balance sheets. The credit analyst might also get credit information from credit companies such as Dun & Bradstreet. The credit analyst might also use some sort of scoring mechanism to calculate a credit score.

The credit analyst makes his decision after performing the analysis and performs actions like setting up a new credit limit or communicating back to the salesperson the credit-worthiness of the company.

(ii) Re-evaluating the credit worthiness of an existing customer

The credit analyst engages in re-evaluating the credit of an existing customer in several situations

- A) The customer requests a credit limit increase
- B) When an order is put on hold due to the credit exposure for the customer going over the credit limit
- C) The customer is up for a periodic review

The credit analyst performs the data gathering similar to what he/she would do for a new customer. In addition to that the credit analyst also looks at account information from their company's own system (payment history etc.).

The credit analyst after performing the analysis performs actions like increasing/reducing the credit limit, removing an order from hold or canceling an order.

Currently, this is a very manual process and requires a lot of time to gather data, perform analysis and make decisions based on the company's credit policies. It is also very time consuming. Paper documents are collected and manual analysis is performed to evaluate each customer. There is no automation in the whole credit management process.

Description of the solution of the invention:

The Oracle Credit Management Solution will allow companies to either automate the entire credit evaluation process, or parts of it, including the data gathering, analysis and actions, which the credit analyst has to perform as per the company's credit policies.

SETUP

The setup of the Oracle Credit Management Application involves 4 parts.

- 1) Checklist - This is a tool to implement the credit policy of a company. The credit manager will define the required data points for a type of credit analysis. (based on customer type and review type) ex. The credit manager might define that two bank references are required for a new brick and mortar company along with the DNB score.
- 2) Credit Scoring Sheet - The credit manager can optionally set up a credit scoring tool which will spit out a score based on the value of a set of parameters which a user defines. Ex. The user can define that a customer who has a cash balance of >\$500k gets 10 points and 5 points if the cash balance is between \$250 k - \$500k.
- 3) Associating the Credit Scoring tool and the Checklist - Once the credit manager has defined the scoring sheet, they have to associate the credit scoring sheet with a checklist (which is already associated with a type of customer and type of credit review).
- 4) Automation Rules - The credit manager can optionally define if they want to automate the actions to be performed based

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on the credit score in specific scenarios. For example, they can define that they want to automatically define a new credit limit of \$500k for a new dotcom customer with a credit score of xxx.

They can also indicate if they want the actions to be routed through a workflow approval hierarchy or be implemented directly.

APPLICATION PROCESS FLOW

A credit analysis will automatically get triggered when

- a) A customer/salesman etc. fills out a credit application on the web requesting a new credit limit or an increase in credit limit
- b) An order is put on hold due to a order pushing the credit exposure goes over the credit limit for that customer
- c) Periodic review for a customer at a frequency defined by the company policy.

All the above events will automatically trigger a workflow. The workflow will look at the setup and checks to see if it indicates automatic actions. If it does, it automatically gathers the required data (including external data sources like DNB), calculates the credit score and performs the actions. There is no manual interference in the process.

If either the data points to calculate the score are missing or if the setup does not indicate "automatic actions", the workflow gets routed to the credit analyst who is assigned to the customer to perform the analysis.

The first screen that the credit analyst sees when he logs into the credit management application is the Clip Folder. The Clip Folder is similar to a piece of paper where a credit analyst would write a summary of notes while researching the available data to note important points. The clip folder will automatically pull in the data, which are marked as required in the checklist (based on customer type and review type). If data is unavailable, the credit analyst collects that data and then performs his analysis. He could then either take a recommendation from the system (ex. increase or decrease credit limit) based on the score or implement his own recommendation.

The pros and cons of the invention over status quo:

The advantages of the Credit Management Solution are

- a) Automates most or all of the credit analysis process making the business more scalable
- b) Brings standardization to the credit management process and reduces human error
- c) Reduces time taken to setup a new customer before he can start placing orders
- d) Frees up time of credit personnel to concentrate on tasks which are more important

Significance of the new solution to Oracle:

The credit process is inherent in every business and is very closely associated with the Receivables department. Developing the credit management application is a natural extension of the Oracle Financials functionality.

None of the other major ERP vendors have a credit management application and customers usually have a entire credit department which still functions in the paper world with no automation. Other companies which appreciate the benefits of an automated system buy third party credit management software which can automate certain parts of the credit management process and spend significant amounts of time and resources to integrate such software with their own ERP system. The bulk of the data which is used in a company's credit management application is from its own receivables system. This integration will be available out of the box for Oracle's Credit Mgmt application.

Adding the Credit Management functionality to the Oracle Financials suite will greatly enhance its salability. It also conforms to Oracle's vision of having one ebusiness suite, which addresses all the needs of a company, and eliminating the need for a company to buy additional software.

Does it add or enhance functions or features? Yes
Does it increase performance for existing functionality? Yes
Does it pertain to an interface? Yes
Is it detectable by an end user, DBA, or SysAdmin? Yes

Is it applicable to products or environments outside of Oracle?

Yes. The idea and the interface to automate the credit management process can be used by other ERP vendors to develop their own solution once they learn about Oracle's solution. The general trend in the software industry to try and automate as many processes as possible to reduce human intervention which is what the Credit Management application accomplishes. This will specifically affect companies such as SAP, Peoplesoft, JD Edwards and other smaller credit management software companies.

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DISCLOSURE FORM

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Has it been implemented? No
If so, when?

Has it been disclosed outside of Oracle? No
If so, was it disclosed under a Non-Disclosure Agreement? Yes

Description of any disclosure outside of Oracle:

Briefly discussed the credit management application's objectives with a representative of DNB who is a partner of Oracle.
Did not discuss specifics regarding the solution and how it is going to be implemented.

Description of any products that use the invention, currently or planned:

The Credit Management application will be ready for release in Sep 2001 as an extension to Apps version 11i. This date is
subject to change. It might also be backported to Rel 11.

Celeste Toy <celestetoy@oracle.com>

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